G. R. S. IX-5]

Pl

Please

Previous references.

G 7232 of 16, Sl 1, 2, 425
April 1917

G. 7450 of 13 Sl 1-4
September 1916 (G. 7)

1916-17

File No. 91 of 16

Serial Nos. 1, 3 and 4

~~Later references.~~

Later reference

G. 742 of 16 Sl 1, 2, 3, 4
May 1917.

(D.F. 27/3-24-1 to 10.

GENERAL AND REVENUE SECRETARIAT.

P 162
5

Serial Nos. 1, 3 and 4

Part B for May 1917

SUBJECT.

Revision of the Government Savings Banks rule.

Sl 4.

To the Comptroller
" " Supdt Govt press
" Mr K.L. Datta
} 7L 7035-7 & 9.5.17.

Forwards the proof copy of the Savings Bank rules as reviewed by Mr. Datta and to get print the rules and published.

Copy of the above to the latter two officers.

A J Arokiyam
2.5.17.

W D 88—GPB—50,000—24-7-18

G. R. S. 11] 1916.

GENERAL AND REVENUE SECRETARIAT.

(Gt)

NOTES.

File No. 91-16

FILE HEADING.

Revision of (District) Savings Banks Rules

From

K. L. Dutta Esqre, Special Officer

No. 17 Dated 18th Sept. Received 25/9/16

Diary No. 739	Enclos.	Spare Copies.	Serial No.

BRIEF ABSTRACT OF LETTER.

Forwards a copy of a memorandum containing his suggestions as regarding revision of Savings Banks Rules and states that the Comptroller to whom it was shewn accepts the suggestions made therein.

NOTES AND ORDERS.

Flag A

1) The draft rules as approved by Govt were sent to Compiler for publication (Vide Notification No. 71.1415 & 5.9.16.). Subsequently a spare copy of the final draft was ~~sent to Mr. Dutta~~ sent to Mr. Dutta ~~for any suggestions he may have to~~

NOTES—First Sheet.

G. R. S. 12]

General and Revenue Secretariat. | G.P. File No. 9f of 1916.

Serial No.

~~Regd Offices~~ Withdrawn and at the same time the Supt, Govt Press, was asked, at his instance, to postpone the printing & publication of the rules. But in accordance with Fl. Secy's orders of 19.9.16, Supt Govt Press was ~~again~~ later on asked to pursue the work of printing and publishing the rules.

Flag B.

2) The rules have not yet appeared in the Gazette - it is likely that it will result in a waste of stationery and labour if the Supt is now asked to stop the work pending orders on Mr Dutta's suggestions. If orders are likely to be issued soon on Mr Dutta's suggestions it is for consideration if the publication of the new rules may be deferred.

4/10/16

3) All the suggestions made may be accepted. Except perhaps the one in para 2 which does not seem to be absolutely necessary.

~~Orders are After perusal of Mr Dutta's note~~

4) Orders are passed on the several suggestions, ~~a revised set~~ the rules will be revised accordingly & submitted for approval.

Flag B

11.10.16

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | File No. / of 191 .

Serial No.

5) The arrangement of the rules may remain as it is. There are advantages and disadvantages in every method of arrangement. At present we have got a clear subject-War arrangement in the rules and a brief abstract for the use of the depositors is prefixed to each pass-book. There are many rules which all should know viz., depositors, the Treasury and the Audit Office, e.g. those relating to nature of accounts, class of depositors, security deposits, limitations as to opening accounts, Puduvat funds, minor's accounts, etc., and a re-arrangement on the lines suggested by Mr. Datta without repetition will not be easy.

Rule IV. In the Village Savings Banks fractions of a rupee are accepted as deposits. I think fractions of a rupee (but not fractions of an anna) may be allowed to be either deposited or withdrawn in the Treasury Savings Banks also. We need not even have the postal Savings Banks minimum limit of 4 annas.

Rule VIII. The suggestions regarding the restriction of fine to Re. 1/- may be accepted.

Rule IX. The restriction about a change of residence is necessary specially as we receive deposits without a maximum limit. Otherwise people will get large amounts transferred from one place to another for trade and other purposes through the

NOTE—Contn. sheet.

GPB -70,000—17-12-15

Serial No.

the Savings Banks. The three months limit in Rule 50 acts as a check to some extent against this but nevertheless considering the object of the Savings Banks it is desirable to restrict transfers only to cases in which there is change of residence.

The suggestions regarding relaxation of the three months' limit as regards the transfer of -- security deposit accounts may be accepted. The cases, will however be rare.

Rule XI. Deposits being unlimited rigidity on the rules is not desirable. Depositors and the Treasury staff should accommodate each other as far as they can do so without difficulty or embarassment.

The suggestion regarding plural accounts may be accepted.

6. Para 25. Para 34 of the rules requires that the ledger should be posted simultaneously with the journals of depositors and ~~write~~ with drawals as soon as practicable after each transaction. The suggestion is that it should be posted at the same time and entries initialled by the Treasury Officer. There is already a complaint that the depositors are not attended to promptly in some of the treasuries. The procedure suggested will naturally add to the delay as there is not a separate Savings Bank

GPB—20,000—30-6-15.

. R. S. 12]

General and Revenue Secretariat. | File No. 1 of 191 .

Serial No.

Bank clerk in the taluk treasuries and as the Savings Bank work has to be attended to by the Nagadi Gumasta who has multifarious duties. While therefore I agree that it would be desirable to adopt the suggestion from an accounts point of view I think for the present we may leave things as they are lest more delay and inconvenience may result to depositors.

Para 28. (Vide remarks above.) I would rather leave things as they are and not make the previous posting of the ledger compulsory.

Para 31. For exercising concurrent check it is suggested that the chellan form may be revised and caused to be sent to the Audit Office with Savings Bank journals. The forms will, if revised as suggested, no doubt be an improvement but it will throw additional task to the depositors in the way of calculation. Further the Audit Office is not getting chellans in the case of other receipts and this step will mean additional labour to it. (viz. checking and filing about 11,000 chellans every year). I think it is sufficient if concurrent check or the balance in the Audit office is exercised in the case of withdrawals only as at present. After all an annual check of balances is compulsory and this together with checks in all cases of withdrawal should suffice

NOTE—Contn. sheet.

GPB—20,000—30-6-15.

Serial No.

suffice for all practical purposes.

A combination of journals of deposits and withdrawals may cause confusion. Things may remain as they are. As receipts and withdrawals cannot be posted in the same line there will not be much saving of space or paper in the majority of cases.

(10) Para 34. The present ledger form is simple and may remain. Considering the type of taluk gumastas we have got it is much safer to have the months printed and the calculation mechanical instead of trying to enter the -- months in manuscript and calculate interest for several months together by multiplication process.

(11) Para 42. No inconvenience is at present caused by the Comptroller's office getting -- journals once a month. The present system -- may continue. The proposed system will throw additional work on the treasuries amd on the Audit Office by increasing the number of returns fourfold. Besides there will be some difficulty in agreeing these figures with the monthly cash accounts.

(12) Para 48. The form of annual statement may be simplified as suggested.

(13) Para 50 (5). The main points in the present

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | File No. 1 of 191 .

Serial No.

present and proposed system as regards the transfer of accounts are noted here under:-

	Present.	Proposed.
On Depositors.		
	(i) To present pass book to the Treasury.	(i) To present pass book to the treasury
	(ii) To take pass book with treasury endorsement	(ii) To get a receipt in lieu of pass book
		(iii) To return receipt and take back pass book in the new station.
On Treasuries.		
	(i) To make endorsement in the pass book when presented and return it to the party	(i) To make endorsement in the pass book and retain it in the treasury.
		(ii) To prepare a receipt and give it to the party in lieu of pass book.
	(ii) To effect transactions in the accounts.	
	(iii) To issue cash order at Taluk Treasury	
	(iv) To issue cash order or Remittance Transfer Receipt on District Treasury	

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. | File No. 1 of 191 .

Serial No.	Present.	Proposed.
	(v.) To prepare a copy of Depositor's account for current year.	
	(vi) To send advice to the treasury transferred	(iii) To send advice to the treasury to which transferred with the pass book.
		(iv) To enter the fact in a separate form
		(v) To send a separate statement of transfers to the Audit Office.
		(vi) (New station) To return pass book when the receipt is presented.
	On Audit Office.	
		(i) Broad sheet or check register to be maintained for checking transfers.
		(14) The number of accounts transferred -- annually is about 600. The present system is self contained and the balance of advantage seems to be on its side. Moreover under the new arrangement the depositor will have to get the pass book from the new Treasury in exchange for the receipt and this means some additional trouble to him. We should leave

NOTE—Contn. sheet.

things

G. R. S. 12]

General and Revenue Secretariat. | File No. 1 of 191 .

Serial No.

things as easy for the depositor as possible.

JChakravarti
31.-10-1916

~~The be taken up by the Committee~~ now

Finance Committee) Le K Fitzpatrick
1.11.16

10

Vide resolution of the Committee attached

NOTE—Contn. sheet.

GPD—70,000—17-12-15

Extract from the proceedings of the first meeting of the Finance Committee held on 11th November 1916 11)

SUBJECT

Revision of the Savings Banks Rules

Opinion of the Committee

16)

All suggestions of Mr.Datta in the matter up to para 28 of the rules were accepted. From para 31 onwards the subject being too technical the Financial Secretary was requested to discuss the points with Mr. Datta and the Comptroller and if there were any differences of opinion after such discussion they might again be considered by the Committee.

"E x t r a c t"

Chakravarti

Secretary, Finance Committee.

235

G. R. S. 12]

General and Revenue Secretariat. | R/F File No. 91 of 191.

Serial No.

IMMEDIATE

17) To Comptr for favour of perusal & any note & brief marginal remarks. The matter will then be further discussed & placed before Govt. Return by tomorrow evening requested.

20/11

18) Returned with marginal remarks. As there was not sufficient space for remarks the Financial Secy's note has been retyped and any remarks made in the margin of the retyped note.

21/11/16

19) Secy (Revenue) 21/11/16

22-11-16

20) As the Comptroller has signed with all Mr Datta's suggestions they may be adopted and the rules revised as indicated by him.

23/11

21) Will be circulated to Council if Dewan approves.

Dewan 23/11

22) No objection

25-11-16.

Secy

C.S. to Dewan 27/11 30/5/24. 11.16

NOTE—Contn. sheet.

GPB—70,000—17-12-15

739

G. R. S. 12]

General and Revenue Secretariat. | C7 File No. 92 of 1916.

Serial No.

23) The printing [illegible] was received by the 7th inst. It is hoped that the proceedings of the Committee appointed to settle up [illegible] without delay. The final draft of the rules as revised should receive Govt's formal sanction in due course.

hff
5.12

24) The rules as revised have not yet been published in the Gazette though they have been issued in Book form. As a further decision in accordance with Mr Datta's suggestions is now being made may the Supdt of the Press be instructed not to proceed further with the work of publishing the rules in the Gazette?

A

~~Whether the revised~~ Please).

Re 5/12

A. yes.
M
6/12

25) A draft letter to the Compiler is put up. Issued.
6/12
HHM
6/12/16

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G. R. S. 12]

General and Revenue Secretariat. 27 File No. 91 of 1916.

Serial No.	
3	To The Compiler, Mysore Gazette. No. 7L. 2774 dt 6.12.16 Requests that no further action need be taken regarding the publication in the Gazette of the revised S.B. rules. To the Comptroller No. 7L. 2775 dt 6.12.16. 7 Dr. copy of cl. 3. Subd. 26) O&M 7/12/16 27) The last para of Mr Datta's note requires a revised proof copy of the rules being sent to him - The rules may be revised finally in accordance with his suggestions - Me 7-12-16 28) A spare proof copy of the Rules is put up & subd. O&M 9/12/16 29) The file relating to the revision of S.B. rules is put up as desired. S. Shamanne 9.12.16. S.035 Mr Datta) No: 74 dt 5.1.17) 30) Please see printed note submitted herewith with copies of the rules as revised by me. K. L. Datta 3.1.17. 10 Copies will follow in a separate cover. Subd. 31) 32) 18 O&M 6/1/17 7L Secy). 6.7.17. P. T.C.

NOTE—Contn. sheet.

739 WD 1233—GPB—60,000—1-12-16—S.

G. R. S. III-2]

General and Revenue Secretariat. | File No. of 191 .

Serial No.

Subject to the few remarks made below the proof copy of the S.B only as revised by Mr. Datta in accordance with the suggestions in his note of 16.9.16 and already accepted may now be formally sanctioned & prod. for issue as in 2nd members minute of 1.12.1916. Orders may also be passed as to whether the rules might be issued in 2 two pamphlets as suggested in Mr. Datta's note of 1.1.17.

2. Rule 13 (+65). The change of the word Conciliator to Try. officer, so as to empower the latter to convert a judicial deposit into S.B dep. requires formal orders —

I agree to the change
old rule XIV
Mr
28/1
Legislative Dept. No. 5

Rule 32. Provision for the levy of a fee of 1 Re for issuing a new passbook on re-opening an account has not been made.

not necessary
Mr
28/1

Rule 40. note. 1. The date up to which interest (+Rule 47) on account has been changed from 'end of calendar month then current' to 18th Day of the month — in re Deposits added the closed —

I agree to the change
Mr
28/1

Rule 57 — The addition in manuscript made in the printed rule is not quite understood. It seems that in the S.B. Voucher list to be submitted towards the no and amounts individual of the Vouchers should be entered and not the total no of the Vouchers only. Vide provision in the note - below rule.

They are already in the journals submitted to audit office (Rules 65) & need not be repeated in the Voucher list.

NOTE—Contn. sheet

Mr
23/1/17

(F. R. S. III-2]

139

General and Revenue Secretariat. | C7 File No. 91 of 1916.

Serial No.

A

Rule 59. The T.O shows initial the entry in the Journal, Ledger & Cashbook when signing the pay adn as the withdrawal form - as in rule 58.

Rule 61. Interest paid on closed accounts is required also taken as receipts. But this is not kept in the Cash book (Treasury).

Rule 83. A slight change has been made in the form of the Dead account kept in the Complis office.

I agree M 23/1/17

Offences not. But this need not be specially stated M 23/1/17

May remain. M 23/1/17

18
11.1.1917

33) The rules as revised by Mr. Datta may be approved with the slight change in Rule 59 indicated at A above.

M
23.1.17

1st member
Devan

18
24.1.17

1550
25.1.17

34) agreed
25/1 18.1.17

4293
25.1.17.

35) Approved
1.5.17 do

Asst. Secy. submit for order

37) Draft to Compln
Supdt. Govt. P.
accordingly
18
4/5

NOTE—Contn. sheet.

WD 1233—GPB—60,000—1-12-16—S.

G. R. S. III-2]

General and Revenue Secretariat. | G7 File No. 91 of 1916.

Serial No.

38)
Two drafts are put up, one the notification as the rules have not been published in the gazette and another to the Supt Govt Press. A table of contents is also prepared & put up to go with the pamphlets
Rules with 7/5. 8/5/17

39) The revised drafts & the comparative statements to the Supt Govt Press & Mr Datta were issued today 8/5/17.

4. To The Comptroller
" Supt Govt Press.
" Mr K. L. Datta
} H 7035-7 dt 9.5.17

Forward the proof copy of the Savings Bank rules as revised by Mr Datta and to get print the rules are published.

Copy of the above to the Madras Govt Officers.

NOTE—Contn. sheet.

Fin Br Deccl 2579 (8)

No. 17/1

GOVERNMENT OF H.H. THE MAHARAJA OF MYSORE.

---:::---

Office of the Special Officer,

Bangalore, 18th September 1916.

From

DIARY NO 739

K.L.Dutta, Esq., M.A., F.S.S., F.R.E.S.,

Special Officer, Mysore Government.

SECTION G7

91-16

To

D.M. Narasinga Rao, Esq., B.A., B.L.,

Secretary to Government,

General Department.

Sir,

I have the honor to forward herewith a copy of a Memorandum containing my suggestions regarding ~~the~~ revision of the Savings Banks Rules which are now in the Press. These suggestions may be embodied therein, if they meet with the approval of Government. I have shown them to the Comptroller & he has accepted them all.

I have the honour to be,

Sir,

Your most obedient servant

K. L. Dutta

Special Officer.

V.T.

S A V I N G S B A N K S.

1 I understand the Government are issuing a revised set of rules for Savings Banks. I have been supplied with a proof copy of these Rules and as I have certain important suggestions to make regarding them, I hope Government will take these into consideration and incorporate such of them as may meet with their approval in their revised rules before they are issued.

CHANGES IN THE FORM OF RULES.

2 The Rules are at present divided into two main divisions, viz., Principles and Management &c. They are all based on the old District Savings Banks Rules of the Government of India and as District Savings Banks were abolished in the year 1886 when the whole Savings Banks work was transferred to the Post Office the old Savings Banks rules are now rather antiquated and are not fit to be taken as a model of clearness. A good many of the draft rules which are included in Principles have been repeated in the later rules. I think the rules should be recast into 3 divisions, viz., first, those which concern depositors; second, those which concern Treasury officers in charge of ~~those~~ Savings Banks and third, those which concern the Audit Office.

(1) The old practice of following the matter of arrangement. Perhaps the present form may continue with slight revision hereafter.

The

3)

The Rules as at present drafted are a mixture of all the 3 kinds of rules. The first set of rules should be few and should be printed in one or two pages at the beginning of every Pass Book for the guidance of Depositors.

DETAILED EXAMINATION OF THE RULES.

RULE IV. This rule is based on the old Savings Banks Rules and I can see no reason why fractions of a rupee should not be accepted ~~corresponding to~~ following the rules in Post Office Savings Banks. In the latter the smallest sum of money than can be deposited at a time is four annas and no sum can be deposited that includes a fraction of an anna. The minimum of 1 rupee prescribed in the Mysore Rules appears to me to be too high. The Post Office Rule may be adopted. Even if it is desired to retain the minimum of 1 rupee, fractions of a rupee but not fractions of an anna should ~~however~~ in any case be allowed to be deposited and withdrawn.

(2) matter for order

RULE VIII . This rule lays down that when a depositor closes an account he should not ordinarily be permitted immediately to reopen it except on payment of a fine varying at the discretion of the Treasury Officer from one to ten rupees. Unde Rule 10 whenever a closed account is re-opened a new Pass Book has to be issued and the depositor is required to pay one rupee for it. The cost of a Pass

Book

7. matter for order we may have it enacted on payment at the discretion of the Treasury Officer fine of one rupee

Book is certainly not anything like one rupee: and the amount charged to the depositor must be looked upon as a fine. It does not seem to me necessary that any further fine should be imposed. A fine of one rupee is a sufficient restrictive to prevent unnecessary closing of accounts.

RULE IX. This rule allows transfers of Savings Bank accounts from one place to another only when the depositor changes his residence. This condition appears to me to be unnecessary. Rule ~~15~~ 50 requires that an account must be in existence for at least 3 months before it can be transferred from one place to another. This appears to me to be sufficient and no further conditions appear necessary. The prohibition against a transfer of an account until it has been in existence for 3 months should not however apply to security deposit accounts.

may be adopted by

may be adopted by

RULE XI . This rule lays down that without the special permission of the Treasury Officer a depositor should not draw upon his account more than once in a week or open more than one account in his own name, &c. The discretionary power vested ~~upon~~ in the Treasury Officer by this rule appears to me unnecessary. The Rule that a Depositor should not draw upon his account more than once in a week should be absolute.

(A) Deposits being unlimited rigidity in the rules is not desirable & depositors of the Savings staff should accommodate each other as far as they can do so without difficulty or embarrassment.

may be done vide above A by me

There

There should also be a rule laying down the cases in which plural accounts may be opened by a depositor. These are:-

In order may be adopted

First, in the case of security deposits a person may have a separate security deposit account in addition to a personal private account;

Second, a person undertaking more than one work or contract at the same time may be allowed a separate account in respect of each. More than one account may not however be opened as security for the same person in respect of the same work or contract. A public officer may have more than one public account. This is already provided for in the rule

Rule 25 on page 14.

This rule requires the acknowledgment for a deposit to be signed by the Treasury Officer after comparison with the Journal only. The amount should be posted in the ledger at the same time and the rule should provide that the Pass Book should be initialled by the Treasury Officer after comparison with both the journal and the ledger as well, and that the entry in ~~the Journal~~ both should also be initialled by him.

may be adopted

Rule 28 on page 16.

This rule requires that the Treasury Officer when signing the entry for a withdrawal in the Pass Book should only tick

6)

tick off the entry in the Journal. The rule should provide that the Pass Book, the Journal and the Ledger as well, ought to be submitted to the Treasury Officer, who should be required to sign the Pass Book as well as the entry in the Journal after comparison with the Ledger, the amount withdrawn being posted in the Ledger before it is submitted to the Treasury Officer.

may be done by

of the journal & the Ledger

Rule 31 on page 17, provides for separate journals of deposits and withdrawals. I would substitute one Journal for both deposits and withdrawals and would substitute new forms for it. ~~The main alterations in the form are that~~ They ~~xxx~~ at present include both cash and transfer transactions. but The transfer transactions need ~~do~~ not ~~however~~ find a place in the Treasury accounts and should not ~~therefore~~ be incorporated in the Journals which should show only cash transactions. There should be separate journals for transfers. The chellans at present show only the amounts deposited. They should in future also show the balance at credit of the accounts in the same way as the withdrawal forms do at present. As the ledgers in the Audit Office will be posted from the chellans and withdrawal receipts, the Audit Office will be able to check the closing balances after each transaction when posting it in the Ledger. Such a concurrent

may be done by

By transfer transaction I mean those on account of the transfer of an account from one bank to another & not to those which are adjusted in the Treasury accounts by per contra debit or credit to other heads &c. These will of course continue to be treated as cash transactions.

In both cases however the balance should be stated in the Treasury Pass Book &c.

check

check in the Audit Office can be taken as a satisfactory proof that the Audit Office ledger agrees with that maintained in the Treasury. At present there is no such concurrent check in the case of deposits and a comparison made only at the end of the year when ledger balances of all accounts are required to be submitted by every Treasury Officer to the Audit Office. If the check is exercised concurrently in the manner explained above, the check at the end of the year would be very much simpler The concurrent check mentioned above should may not involve any extra labour on the audit Office at all but will render it work simpler because it will get the balance after each transaction ready calculated for him in the challan or voucher. For this purpose the withdrawal form should in future show the balance of the account after the withdrawal has been made & not before as at present. The challan should similarly show the balance at credit of the account after taking into account the deposit then made. In both cases the Entry should run as follows: "The balance at my credit after this transaction will be ....." The name of the depositor need not in future be shown in the journal. The number & the balance shown in the journal will always enable the account to be identified without any chance of a mistake.

Rule 34. The Ledger is required to be posted in the Treasury as soon as practicable after each transaction and the Treasury Officer is required to verify the entries in some cases daily. I have already said that the ledger should be posted simultaneously with the Journal and that every entry in it should be checked by the Treasury Officer before signing the entry in the Pass Book. In the form of the ledger all the successive months are at present printed. Most Savings Banks accounts are not however operated upon every month; and the record in the ledger of the balances as well as the interest bearing portion of it month after month involves unnecessary labour. The column for month should

may be adopted by me

I think the present form is simpler & may remain. MG

should be left blank altogether and entry should be made of the date of each transaction only when the transaction actually occurs. For the purpose of facilitating calculation of interest it would be sufficient if an additional column is inserted in the Ledger showing the number of months for which interest is due on the particular balance. This column will be filled against the previous balance only when there is a transaction, that is, when the interest bearing balance is changed. The ledger should also provide for an additional column showing initials of the Treasury Officer.

Rule 42. This rule prescribes that the journals should be submitted to the Comptroller's Office only once a month not later than the 10th of the month following. I would require these journals to be submitted to the Comptroller's Office once a week. Each week's journals beginning with that ~~of~~ for the second week of the month bringing forward the totals from the previous week's journals and the last showing the monthly totals of the deposits and withdrawals ~~at the end of the month~~. This is the practice in the Post Office Savings Banks and there is no reason why the Audit of a whole month's Savings Bank accounts should be postponed till the end of the month. Savings Banks audit should be as prompt as possible. In fact large Post Offices are required to submit their journals to the Audit Office every

day

day as the journals are written up immediately when the transaction occurs. As they are written as soon the transactions occur, there should be no delay in sending them to the Audit Office. They should therefore be sent to the Audit Office on the first day of the week following that to which they relate. For this purpose a month may be divided into 4 parts, viz., 1st to 7th, 8th to 15th, 16th to 23rd and 24th to the end of the month Applications for withdrawals only are now required to be submitted to the Audit Office. I would require both withdrawals forms as well as chellans for deposits to be submitted to the Audit Office, where both deposits and payments should be posted in the ledgers from these chellans and withdrawal receipts. The journals show the transactions chronologically and if the transactions have to be posted in the ledgers from them the ledger w ill have to be turned backwards and forwards continuously in making the postings. Whereas if the chellans and withdrawal forms are first arranged in sequence of the numbers of the accounts which are of course shown in them, it will be possible to make the postings twice more quickly.

RULE 48. requires the Treasury Officer to send to the Audit Office an annual statement showing the state of each individual account on his books. The form of this annual statement is very elaborate and the preparation and check of these returns involve a great deal of labour both on the Treasury Officer as well as the Audit Office. I have already said that there should be a concurrent check in the Audit Office of the closing balances as recorded in the Treasury

10)

Treasury Office. With this concurrent audit further detailed check of the deposits and withdrawals from each account is quite unnecessary. All that the Treasury need do is to send a simple statement to the Audit Office showing only the number of the account, the closing balance, and the interest due, Even the name of the depositor need not be given. His occupation may be stated not in detail but the class in which he should be taken according to the classification followed in the Annual administration report need only be mentioned.

I agree in 27/10

Rule 50 (5) The rules regarding the transfer of accounts provide for different procedures to be followed in the case of transfers of Savings Banks accounts from a bank within one district to another within another district and those between Savings Banks within the same district. This ~~difference~~ elaborate ~~in~~ procedure at present prescribed is unnecessary. It involves unnecessary work. The rules provide that when a Savings Bank account is transferred from a bank in one district ~~the~~ to a bank in another district the Treasury Officer should issue a public service Transfer Receipt on the receiving Treasury. He is required to debit the account of the closing balance to Savings Bank deposits by per contra credit to the head Remittance Transfer Receipts. He is also required to send the applicant's letter and an Advice Memo together with a copy of the depositor's account for the current year to the Bank to which the transfer is made noting the fact of the transfer and name of the Bank to which the transfer is made in the depositor's ledger accounts and the Journal of withdrawals to be sent to the Comptroller's Office.

11)

The debit of the amount to the head Savings Bank deposits unnecessarily swells the transactions under the head and makes it impossible to make out from the accounts the actual deposits and withdrawals from Savings Banks. No such debit is necessary. The issue of a Remittance Transfer Receipt is also quite unnecessary. The transfers of Savings Bank account ~~ma~~ must be checked inthe Savings Bank Branch of the Audit Office and the Remittance Transfer receipts have to be checked in in the Bill Audit Section of the same office. The effect is thus duplication of work.

As mentioned above the Journal of Withdrawals should record only cash withdrawals and it is unnecessary to show transfers in the same. In the case of transfers from a Taluk in one district to a district or taluk in another the transferring Amildar issues a cash order on the District Treasury who on receipt of the cash order makes the necessary adjustment regarding it and follows the other part of the procedures laid down as mentioned above, including the issue of a Remittance Transfer Receipt in lieu of the Cash Order. When a Savings Bank account is transferred from one taluk to another in the same district the transferring Amildar also follows the same procedure. The following simple procedure may be substituted for all these different procedures. The transferring officer should make the following endorsement in the Pass Book immediately after the last entry "Transferred to the Savings Bank at ...." and ~~return~~ retain the Pass Book in his own custody giving the party a receipt for it showing the amount at his credit and stating that the account is transferred to..... and that the depositor will get his

his Pass Book on his presenting this receipt at the ~~x~~ other treasury. He will then close the account in his ledger also by writing the same endorsement and will send the pass book to the Bank to which the transfer is made. It is not necessary for him to send a separate Depositor's account for the current year. The transfer should at the same time be noted in a separate statement form attached, which he will send to the Comptroller's Office weekly with his journals. He should not raise any debits or credits in his account on account of such transfers. On receipt of the pass book the receiving bank will immediately, open a new ledger account for the depositor, giving a new number to it and should correct the number of the account in the pass book, mention the name of his Bank on it and make the opening entry in the pass book after the endorsement by the transferring office. He will make an endorsement "Account opened at ....." and enter the closing balance as a receipt and closing balance. He should also record the transfer in a statement form attached, which should be sent to the Comptroller's Office with the next weekly journal. The amount transferred should not be passed through the Savings Bank Journals and no debits should be made in his accounts. When the depositor presents his receipt he will give him his pass book.

The

(13)

The Audit Office will exercise a check over these transfers by entering against each entry in the ~~statement~~ statement received from the transferring bank, the date ~~and number~~ of the Advice received by him from the Bank to which the amount is transferred. He will also maintain a Broad Sheet showing the total amounts transferred by each bank during the month and the total amounts received by transfer by each of them and will reconcile the totals of these with the total amounts transferred but not yet brought to account by the receiving bank.

If the rules are revised in accordance with these suggestions and a proof copy of such revised rules is sent to me I shall be glad to look through ~~it~~ and see if they ~~rules~~ carry out my intention fully.

K. L. Datta

16. 9. 16.

VT

14)

G. R. S. 26]

Tidy Draft

G/F. File No. 91-16
Serial No. 3

*Diary No. of letter replied to*_____

No. H 2774
date 6-12-16

General and Revenue Secretariat
( )
, *the* *191* .

To

The Compiler,
Mysore Gazette.

Date of issue 6-12-16

Signed by Ln Shamanna

Sir,

In continuation of my letter
No. 1740 of 19th Sept 1916 regarding the
publication of the revised S. B. rule
in the Gazette I am directed to state
that further action need not be
taken regarding their publication
as govt intend making some
more modifications in them. The typed

over.

SUBJECT.

15)

matter need not be kept standing.

2nd) S. S

For Fl. Secy

No FL 2775 dated 6-12-46.

Copy to the Comptroller.

DBR

List of enclosures

Copied by

Examined by

GPB—25,000—4-3-13

10

G. R. S. 26]

File No.

Serial No.

Diary No. of letter replied to

D.O. No. H 2928

General and Revenue Secretariat

( )

, the *191* .

To 8 & 9 Dec 16

Date of issue 9-12-16

Signed by W Shamanna

My dear Sir,

In continuation of my no. 7:2774 of 6th December I write to state that the contemplated revision of the S.R. rules will not take long and will not involve many changes other than the rearrangement of the paragraphs. I am therefore to request you to keep the matter standing, if you have not already broken it up.

Yours Sincerely

Sd S. Shamanna

Asst Secy

over.

SUBJECT.

C Hayden Esq

Supdt, Govt Press,

Bangalore

Copy

AGM

9/12/16

G. R. S. 26]

C.7
File No. 91-16
Serial No. 4

Diary No. of letter replied to

No. H 7035

General and Revenue Secretariat

( )

, *the* *191*

Date of issue 9-5-17

Signed by

9 & 10 May 17

The Comptr.

Sir

I am directed to forward herewith the proof copy of the Sanjay Bandy rules as revised by Mr K L Datta Special opinion and approved of by Govt., and Legal Dept. The revised rules may be kindly got printed and published at every early date.

Suitable advertisement may be made in the rules ~~by the~~ Govt. in accordance with Notn No 7L 6005 & 2-4-17 C 2232-167 in regard to the calculation of the rate of interest & Legal Dept.

over.

SUBJECT.

82/1

18)

~~Witness's Name & Bank address~~ –

The required rules might be got printed in book
kind of pamphlets as contain the
whole body of rules for the guidance of
Depositors and of agents and the other
for the use of the depositors alone, containing Section I
rules 1-53 (pages 1-23) with necessary amendments in Section III & a Separate
~~S.F.E. forms 1-8 with~~ a separate table of contents thereof –
~~of Contents~~. ~~The smaller pamphlet which will be printed~~
one hundred copies of the complete rules only
might need other Circulars –

18
9.5.17

Dir. FC 7036

Copy Dlte Depot. Port. Rules for disposal
with reference Do No FC 2928 of 9.12.16. with regard to List of enclosures,
~~and~~ the smaller pamphlets may only be printed
printed and offered for sale separately
at Kharpet Bottle Depot Bangalore.

18

7037.

Copy of the above to Mr. H. Dalton
Special Clerk –

18

Copied by

Examined by

GPB—25,000—4-3-18

Contents

Section 1 — Rules for The Guidance of Depositors.

	Page
Preamble	
Object of Govt in establishing Savings Banks	
Definitions	
Management	
Hours of business	
Persons who may deposit money	
Limitations as to opening accounts and making deposits	
Conversion of Judicial Deposits into Savings Banks Deposits	
Corporations	
Private Funds	
Benevolent Institutions	
Security Deposits	
Accounts opposed to object of Savings Banks	
Powers to withdraw money & limitations to withdrawals	
How to open an account	
Do a minor's account	
Do a Woman's Account	
Rules for writing names	
Pass book and its importance	
Mode of depositing money after an account has been opened	
Mode of withdrawing money	
Interest	
Transfer of Accounts	
Re-opening a Closed Account	
Dead Accounts	
Closing of Accounts	
Rules regarding nominations to Savings Bank Accounts	
Decease Marriage Minority and Lunacy of Depositors	

Section III Annexures

Page

Savings Bank Act. Annexure D.

Forms. Annexure E.

No 1 Letter pledging a Security deposit

" 1a Letter transferring a security from one officer to another.

" 2 Index Card "

" 3 Challan for Savings Bank Deposits "

" 4 Withdrawal Form "

" 5 Receipt for pass book of an account transferred "

" 6 Application for Nomination "

" 7 Application for Revocation "

" 8 Certificate of admission of claim of Successor to a deceased Depositor's deposit. "

rather leave things as they are and not make the previous posting of the ledger compulsory.

Para 31. For exercising concurrent check it is suggested that the chellan form may be revised and caused to be sent to the Audit Office with Savings Bank Journals. The forms will, if revised, as suggested, no doubt be an improvement but it will throw additional task to the depositors in the way of calculation. Further the Audit office is not getting chellans in the case of other receipts and this step will mean additional labour to it. (viz., checking and filing about 11,000 chellans every year). I think it is sufficient if concurrent check of the balance in the Audit Office is exercised in the case of withdrawals only as at present. After all, an annual check of balances is compulsory and this together with checks in all cases of withdrawals should suffice for all practical purposes.

A combination of journals of deposits & withdrawals may cause confusion. Things may remain as they are. As receipts and withdrawals cannot be posted in the same line there will not be much saving of space or paper in the majority of cases.

This is desirable in the interests of the Depositor himself as on every occasion he deposits an amount he will claim the balance according to his own account and have it verified with his ledger account in the Bank.

mule 21-11-46

In the case of savings Bank receipts amounts have to be posted in individual ledger accounts and if chellans are received they can be arranged in the order of numbers of accounts in the ledger and the posting of receipt entries in the ledger will be facilitated. The entries in Journals are in the order of occurrence of transactions and not in the order of numbers of accounts in the Ledger and direct posting from journals involves the handling of different volumes of ledgers at the same time or of turning over the pages of the same volume for finding out the accounts operated on. I think the suggestion of Mr. Datta may be adopted. I would suggest paper of different colours being used for receipt challans and withdrawals applications.

mule 21-11-46

According to the arrangement proposed by Mr. Datta Office and Audit copies have to be made simultaneously by the use of carbon paper and it will be convenient if the same sheet of paper is used for entering transactions relating to both receipts and withdrawals as they occur. The receipts and withdrawals are even now entered in two columns in juxtaposition in the Pass Book and the Ledger and the adoption of the same arrangement in regard to journals is not likely to cause any confusion.

mule 21-11-46

The suggested form of ledger saves unnecessary reproduction of balances and the entries of interest for months ~~date and number~~ of transactions and may be adopted.

mule 21/11/26

Para 34 The present ledger form is simple and may remain. Considering the type of taluk gumastas we have got, -it is much safer to have the months printed and the calculation mechanical instead of trying to enter the months in manuscript and calculate interest for several months together by multiplication process.

The system of weekly returns will provide for a uniform flow of work into the Comptroller's Office and ensure promptness of accounting and audit and may therefore be adopted. As progressive figures are to be given in the weekly returns, the agreement with the monthly accounts can be made without difficulty.

mule 21-11-26

Para 42. No inconvenience is at present caused by the Comptroller's Office getting journals once a month. The present system may continue. The proposed system will throw additional work on the treasuries and on the Audit Office by increasing the number of returns fourfold. Besides, there will be some difficulty in agreeing these figures with the monthly cash accounts.

I agree.

mule 21/11/26

Para 48. The form of annual statement may be simplified as suggested.

Para 50 (5) The main points in the present and proposed system as regards the transfer of accounts are noted hereunder,,.

	Present	Proposed.
On Depositors.	(1) To present pass book to the Treasury	(1) To present pass book to the Treasury
	(2) To take pass book with treasury endorsement.	(2) To get a receipt in lieu of pass book
		(3) To return receipt and take back pass book in the new station.
On Treasuries		

	Present	Proposed.
On Treasuries		
	(1) To make endorsement in the pass book when presented and return it to the party	(1) To make endorsement in the pass book and retain it in the treasury.
		(2) To prepare a receipt and give it to the party in lieu of passbook.
	(2) To effect transactions in the accounts.	
	(3) To issue cash order at Taluk Treasury.	
	(4) To issue cash order or Remittance Transfer receipt at District Treasury.	
	(5) To prepare a copy of Depositor's account for current year.	
	(6) To send advice to the treasury transferred	(3) To send advice to the treasury to which transferred with the passbook
		(4) To enter the fact in a separate form
		(5) To send a separate statement of transfers to the Audit Office.
		(6) (New station) To return pass book when the receipt is presented.
On Audit Office.		
		(1) Broadsheet or check register to be maintained for checking transfers.

The suggested arrangement is simpler than the present procedure and may be adopted.

mule 21/11/16

The number of accounts transferred annually is about 600. The present system is self-contained and the balance of advantage seems to be on its side. Moreover under the new arrangement the depositor will have to get the pass book from the new Treasury in exchange for the receipt and this means some additional trouble

to him. We should leave things as easy for the depositor as possible.

SDV/4-21

25/

7-7

RULES FOR THE GUIDANCE OF DEPOSITORS

IN

MYSORE GOVERNMENT SAVINGS BANKS

WITH ANNEXURES

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1916.

PRICE FOUR ANNAS.

CONTENTS.

	PAGE.
Principles	1
Management	2
Business arrangements	2
Nature of accounts	3
Who may deposit and under what conditions	4
Corporations	5
Benevolent institutions	6
Security deposits	7
Limitations as to opening accounts, etc.	8
Puduvat funds	12
Companies under liquidation	12
Conversion of certain Judicial deposits into Savings Banks Deposits	13
Opening an account	1
Minor's account	10
Woman's account	11
Rules for writing names	13
Index cards	14
Receipt of Deposits	15
Repayment of Deposits	16
Accounts	17
Journal of Deposits	18
Journal of Withdrawals	30
Ledger	33
Addition of interest	34
Closing of ledger	34
Closing of accounts	35
Returns to Comptroller's Office	36

Instructions to the Press:- Correct pagings should be given by the Press before striking off copies.

	PAGE.
Dead Accounts	37
Re-opening Dead Accounts	38
Annual Returns	34
Transfers of Accounts	35
Index of Depositors' names	36
Nomination to Savings Bank Deposits	37
Decease, Marriage, etc.	38
Miscellaneous	38
Classification—Annexure A	39
Office Instructions—Annexure B	40
Table of Interest—Annexure C	41
Savings Banks Act—Annexure D	42
Forms—Annexure E	43

The following symbols have been used in the explanatory notes on the margin of the draft rules.

:—

C_1 = Mr. Bishtappa's notes

C_2 = Mr. Venkataranganna's notes

S = Proposals as consolidated in the Secretariat with the orders of the Asst Secy & Offg Jt Secy.

P.O. = Post Office Savings Banks Rules

PRINCIPLES.

—:o:—

1. His Highness the Maharaja's Government hereby sanction the introduction of the following rules in respect of Government Savings Banks in supersession of all existing rules on the subject:—

I. In these Rules—

"Depositor", "Deposit" and "minor" bear the meaning which they bear in *the Government Savings Bank Act*, 1873.

"Account" means the account of a Depositor in a Government Savings Bank.

"Balance" means the balance at credit of an account.

"Guardian" includes a father, or if the father be dead, a mother, or if both parents be dead, and no guardian of the minor has been appointed, by will or deed or under any enactment for the time being in force in Mysore, any adult relation of the minor with or by whom the minor is residing or being maintained.

II. Any person may deposit money in a Government Savings Bank (a) on his own behalf, or (*b*) on behalf of any minor relative, or (*c*) on behalf of any minor of whom he is the guardian. Deposits may also be made by the managers of benevolent or other public associations or by public officers, of money deposited with them *ex-officio*, as security for the discharge of any public duty or for the fidelity of any public officer or for the accomplishment of any public object.

Exception.—A Government official may not open an account on behalf of a minor of whom he is the official guardian.

2. Post

Explanation.—Minors and women whether married or single, are allowed to deposit money in their own names but subject, in the case of married women, to the limitation laid down in para 9 (3).

III. Subject to the provisions of these rules, the Government of His Highness the Maharaja of Mysore guarantees the repayment of every deposit with interest.

IV. Without the sanction of the Comptroller, no account will be opened for less than one rupee nor will deposits be accepted otherwise than in whole rupees.

V. Interest will not be allowed upon a smaller balance than two rupees or upon the excess in any balance over the highest multiple of two rupees.

VI. Interest will be allowed for each calendar month upon the minimum balance of the account between the close of the fourth day and the end of the month.

VII. Until further notice, interest will be allowed upon deposits at the rate of one pie a month on every two rupees, being at the rate of three and one-eighth per centum per annum. In calculating interest, one anna will be taken as the interest for one month on every twenty four rupees of the amount entitled to bear interest, and for broken sums below twenty-four rupees the following table will be used:—

Principal			Interest		Principal			Interest	
Rs.	a.	p.	A.	p.	Rs.	a.	p.	A.	p.
2	0	0	0	1	14	0	0	0	7
4	0	0	0	2	16	0	0	0	8
6	0	0	0	3	18	0	0	0	9
8	0	0	0	4	20	0	0	0	10
10	0	0	0	5	22	0	0	0	11
12	0	0	0	6	24	0	0	1	0

Example.—Required interest for one month on Rs. 134-6-10.

	Rs.	a.	p.		A.	p.
Interest on	120	0	0	is	5	0
Interest on	14	6	10	is	0	7
Total ...	134	6	10		5	7

VIII. Every account will be made up on the 30th June, and the interest then due calculated under these rules, added to the balance, upon which future interest will accrue. If an account is closed on any other date, interest due to the end of the preceding calendar month will be paid to the depositor; but a depositor who closes an account should not, ordinarily, be permitted immediately to re-open it except on payment of a fine varying at the discretion of the Treasury Officer from one to ten rupees. [*Vide* para 17 (4).]

his/-

IX. Whenever a Depositor changes residence, his account may be transferred free of charge to the Government Savings Bank in the District to which he is removing. Without the special permission of the Comptroller, an account may not be otherwise transferred from one Bank to another.

X. A Pass Book will be supplied to each depositor in which the Treasury Officer will acknowledge every deposit. The personal attendance of a depositor is not required; but no deposit will be received or payment made without the depositor's Pass Book, and the Government will not be responsible for any deposit the receipt of which is not acknowledged in the Pass Book. The interest due to date will be entered in each Pass Book the first time that it is produced at the Bank after the receipt of the audited annual statement from the Comptroller which will be duly notified in the Mysore Gazette once a year. The first Pass Book will be supplied

Modified as in C2 - Page 4 (1)

free of charge; but if it is lost or injured, or if a closed account is re-opened, one rupee will be charged for a new book. [*Vide* para 17 (4)].

As in S - Page 15 (1)
As in C_2 - Page 4. (2)

XI. Without the special permission (of the Treasury Officer) a Depositor may not draw upon his account more than once (in a week) (*i.e.*, the period from Monday to Saturday) or open more than one account in his own name or in the name of any member of his family or for his own benefit or the benefit of any member of his family. The Comptroller and the Treasury Officer will take precautions to prevent any transgression of this Rule, and, in particular, any employment of an account as an ordinary drawing account. This rule is not meant to prevent any one from opening more than one *ex-officio* or public account. Except when an account is being closed, fractions of a rupee cannot be withdrawn.

XI

As in S - Page 15 (2)

XII. Should under any circumstances an erroneous payment be made resulting in an overdraft, the interest due on the overpayment from the date of such payment to date of its recovery will be recovered from the depositor whose account was overdrawn.

XI-A

As in S - Page 15 (3)

XIII. The Treasury Officer may, (at his own instance or on the orders of the Comptroller,) refuse to open any account or close any account (or stop the receipt of further deposits in a minor's account,) for any sufficient reason; as, for example, because he thinks that the account is likely to be used or is being used contrary to the object for which Government Savings Banks are established, namely, the encouragement of saving. In the former case every such refusal or closure, and the reasons for it, should be reported to the Comptroller.

XII

XIV. When the Treasury Officer thinks it proper to close any account, he shall give notice in writing

XIII

to the depositor of such closure. After the date of such notice, no deposit shall be accepted on the account so closed, and no interest shall be allowed upon the balance of the closed account after the end of the calendar month then current.

XV. The Government of His Highness the Maharaja of Mysore reserves the right to alter or add to these rules at any time. XIV

XVI. A copy of the Government Savings Banks Act, 1873, and of these rules, shall be printed in each Pass Book delivered after this date, and the signature, or, if he cannot write, thumb mark of the depositor obtained to the annexed declaration before any deposit is accepted from him. XV

As in C1 - Page 7 (2)

Declaration to be recorded.

I ..... declare that I have read these Rules (or, if he cannot read,—that these Rules have been read to me) and that I accept them as binding on me.

As in S - Page 15 (4)

(Signature or Thumb mark).

MANAGEMENT.

2. The business of the Savings Banks will be conducted by the officer in charge of the Treasury under the orders of the Comptroller. 2

As in S - Page 16 (5)
(Vide C1 - Pages 3 + 4)

BUSINESS ARRANGEMENTS.

3. Every Savings Bank must be open for business every day between the hours of noon and 4 P.M., Sundays and holidays excepted. 3

As in S - Page 16 (6)

As in P.O – 2 Page 2.
(Vide S – Page 16) (7)

Nature of Accounts.

4. The object of Government in establishing Savings Banks is to provide a ready means for the deposit of savings and so to encourage thrift. Savings Banks are not to be used for the purpose of keeping a current account, and the Treasury Officer and Comptroller are empowered to close accounts or in the case of accounts opened on behalf of minors, to stop the receipt of further deposits, should they have reason to believe that the accounts are being used for a purpose for which the Savings Bank was not intended. 4

Vide S— Page 16 (8)

Who may Deposit and under what Conditions.

5. Any person may deposit money in a Savings Bank (*a*) on his own behalf, or (*b*) on behalf of any minor relative, or (*c*) on behalf of any minor of whom he is the guardian.

Exception.—A Government official may not open an account on behalf of a minor of whom he is the official guardian.

Explanation.—Minors and women, whether married or single, are allowed to deposit money in their own names, but subject, in the case of married women, to the limitation laid down in para 9 (3).

Corporations.

6. There is no objection to an account being opened with a Savings Bank in the name of a corporation or committee, provided that it be notified at the time what officer of the corporation or committee may draw upon the account, and by whom such officer is appointed, and that the name of the incumbent of the office, and any subsequent change of incumbent, be regularly notified to the Bank which in its turn should report the change to the Comptroller's 6

office through the medium of a fresh Index card and provided further, that the restriction applicable to single depositors is observed, *viz.*, that the Bank is not made a convenience for keeping a current account.

Benevolent institutions.

7. Special Accounts may be allowed to benevolent institutions or to *quasi* public associations, provided that the funds are of a cumulative character, and that it is not intended to employ the Bank for the custody of mere floating deposits. The proviso in the last rule, regarding the officer who may operate on the account, applies here also. 7

Security Deposits.

8. Security deposits lodged with Government Officers will be received on the following terms. The money will be received directly from the person depositing it, and the account will be opened in his name: he will be required to sign a letter (Form 1) addressed to the Treasury Officer of the Savings Bank, undertaking not to make any claim on the Bank for the principal of the sum deposited, except with the express written sanction of the Government Officer; not to object to the payment by the Bank to the Government Officer upon his claiming it, and not to make any claim for the interest, after such officer shall have revoked the authority to him to receive it. The Treasury Officer should distinctly record on the fly-leaf of the Pass Book as well as in the Savings Bank Ledger Account of the depositor kept in the treasury not only the name of the Depositor, but also the purport of the deposit and the date, etc., of his letter of agreement, thus— 9

Name of Depositor.....

Being a security deposit.....
accepted by.....on account of.....
as per Depositor's letter of agreement dated.....

P.O. - 6 - Page 3
Vide 5 - Page 16

Limitations as to opening Accounts and Deposits.

9. (1) Any person may open an account in his own name, but may not have more than one such account open.

(2) In addition to the account which a person may open in his own name, he may open any number of separate accounts on behalf of any minors who are related to him or of whom he is the guardian, provided that he shall not open more than one account on behalf of each such minor.

(3) The fact that an account has been opened on behalf of a minor shall not prevent such minor from opening an account in his own name; nor shall the fact that a married man has an account in his own name prevent his wife from opening a separate account in her own name, provided the money to be deposited by her is her own property or earning.

Note.—If, through any cause, an account has been opened in contravention of the provisions of this rule the depositor shall not be entitled to claim interest on the account and the Comptroller may require him to close it at once.

P.O. 7 - Page 3
Do -

10. Deposits in trust are not allowed and cannot be recognised.

P.O 8 & 9 - Page 3
Do -

11. Money cannot be deposited in the name of two or more persons jointly; provided that nothing in these rules shall prevent the deposit of money in the name of a known firm.

12. No account will be opened for less than a rupee and fractions of a rupee will not be accepted as deposits.

P.O. 43 - Page 11
Do -

13. No account may be allowed for money—

(*a*) which is the property of Government, or

(*b*) which has been received for credit of Government, or

(*c*) which has been drawn from the treasury for expenditure on account of Government, or

(*d*) which is raised by taxation, either local or municipal, or

(*e*) which is collected or received or held in trust by any public officer or court in accordance with any law, provided that the money is the property of Government.

NOTE—1. Nothing in this rule prevents the opening of a public account for money which is not the property of Government by the managers of funds held in trust for the relief of the poor, for the provision of education or medical relief, for the advancememt of any other object of general public utility, irrespective of whether such managers are public officers or not.

Note 2 - vide para 16/-

PUDUVAT FUNDS.

14. Puduvat funds of temples under the management of Government Officers, where they consist of sums deposited by private individuals for the performance of specified service from the interest thereon, may be invested in the Government Savings Bank. But savings from Government Tasdik allowances or small receipts consisting of "Kanikes", etc., should not be deposited in the Government Savings Banks. [*Vide* Proceedings No. 5112-20-132, dated 6th December 1887.] 19

Funds deposited with the object of the *interest* being used for any specific purpose connected with a temple are the only ones that can be classed as Puduvat Funds.

Though money deposited for purposes of repairs of a temple or for providing a car for a temple is *itself* to be spent and cannot be classed as Puduvat Fund, it may be accepted as a deposit if the devotees desire such investment and stipulate that principal and interest should be withdrawn only for the intended purpose.

[G.O.Rt. 1837-8 & 8.2.1912]
Mur.285-11

15. The Comptroller is authorised to accept as Savings Banks Deposits under these rules, investments

made by the order of a court on behalf of a company under liquidation.

(G. O. No. 6083-4—Cir. 86, dated 26th August 1890).

Conversion of Judicial Deposits into Savings Banks Deposits.

16. On the motion of a court the Comptroller is empowered to convert a judicial deposit of money belonging to a minor into a Savings Bank deposit carrying interest at the prescribed rate subject, in all respects to the rules and limitations applicable to Savings Banks Deposits in general.

(G. O. No. J. 1232-41—Cts. 260-10-4, dated 24th October 1911).

Opening an Account.

17. 1. To a Depositor opening an account, a Pass Book (see para 25) is given, which bears the No. of the Depositor's account. The Depositor's name, occupation (see Annexure A), residence and the date of birth of the minor in the case of an account on his behalf, must be entered in the Pass Book and on the Index card (Form 2) in a clear hand: when a Depositor can write, his signature should be taken on the Index card and in the Pass Book. If the account is a security deposit, the fact should be stated on the Index card and in the Pass Book.

2. The numbers given to the Depositors' accounts should be consecutive, and a Depositor's No. should never be altered, nor should the numbers of closed accounts be given to new Depositors.

3. If a Mahomedan Depositor, on opening his account makes the express request that interest be not added to his deposit, a note to that effect should be made on the Index cards, and the words "no interest" written on the top of his account in the ledger.

4. When an account is first opened the Pass Book is given without charge; but a fee of one rupee is charged for a new Pass Book when the old Pass Book has been lost or so soiled or injured in the Depositor's possession as to require renewal. It is to be understood that if a Pass Book is lost, the Depositor will not be allowed to transact business until he obtains a new one, and when an account is closed, the Depositor should not be allowed to open a new one within twelve months, except on payment of a fine, varying at the discretion of the Treasury Officer, from one to ten rupees.

MINOR'S ACCOUNT.

18. If an account is opened on behalf of a minor, the following entry should be made in the Index card in the place for the depositor's name.

"..... (minor) son (or daughter) of..... .....through relative (or guardian) .....;"

And the declaration on the reverse, which should be altered to read as follows, should be signed by the minor's relative or guardian :—

"I hereby declare that the Savings Banks Rules have been read by (or to) me, that I accept them as binding upon me, and that I am aware that during the minority of the minor depositor, no one other than a guardian as defined in clause I of paragraph 1 can withdraw the money from this account.

"I further declare that I have no account on behalf of the minor named below at any of the Government Savings Banks."

"I have opened this account with a first deposit of Rs. (in words).....and have received a Pass Book in which this sum is acknowledged."

The.....19

"Relative (or guardian) of.....

(minor).

The following should be added to the notice printed at the end of the Pass Book.

"Deposits are repayable only to the guardian of the minor during his minority."

19. A minor can operate on an account opened by himself in his own name but on an account opened on behalf of a minor by another, only the guardian as defined in clause I under paragraph 1, can operate.

20. The Nazir of a Civil Court appointed by the court as a guardian of a minor's estate cannot in that capacity become a depositor in the Savings Bank. The proper place for his account is "Judicial Deposits." [*Vide* para 16].

21. If the person wishing to open an account is a woman, not accustomed to appear in public, her husband or agent may transact business on her behalf; but before an account can be opened on behalf of a woman, her husband or agent must produce a letter authorising him to do so, signed by her or bearing her thumb mark attested by a witness known to the Treasury Officer to be trustworthy. The letter of authority should be pasted to the page of the ledger on which the account is opened.

In this case the following entry should be made on the Index cards in the place for the Depositor's name:—

".....wife (or widow) of.....through her husband (or agent)....."

And the declaration on the reverse, which should be altered to read as follows, should be signed by the Depositor's husband (or agent):—

"I hereby declare that the Savings Banks Rules have been read to the (or by the) Depositor and that she accepts them as binding upon her. I further declare that the Depositor has no account in her own name at any other Government Savings Bank.

"I have opened this account on behalf of the Depositor with a first deposit of Rs. (in words)..... and have received a Pass Book in which this sum is acknowledged."

RULES FOR WRITING NAMES.

22. In filling up the Index card, the following rules must be observed :—

(*a*) In the case of the names of Europeans, or East Indians the surname is to be written first in a large hand, and after it the Christian name or names or prœnomen in a small hand, thus—**Wilkins,** James.

(*b*) In Hindu names, the personal name will be written first and the tribal name or personal or family addition written last as in ordinary usage.

(*c*) In Musalman names, the ordinary prefixes (Sheik, Syed, Maulvi) should be written small, thus Syed **Abbas Ali.**

23. (1) The name of a Depositor, when first written in the Depositor's Pass Book and on the Index card, may be spelt in any form which is thought best; this spelling must, however, be strictly followed thereafter in all statements of deposits and other returns. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

2. In the case of native depositors who sign in English, the spelling which they ordinarily use should be followed.

3. When accounts are opened by persons employed at a distance from their homes, their family as well as their temporary residences should be entered on the Index cards.

4. In the case of native depositors, the name of the father may be added on the Index cards and in the ledger heading of the depositor's account: but, if

it is, the addition need not be made in the deposit lists.

Disposal of Index Cards.

24. The Index card must be sent to the Comptroller's office unfolded, with the of deposits for the month in which the first deposit is made after duly noting the particulars in the Index cards in the S. B. Ledgers.

The cards will be sorted and kept in the Comptroller's office according to districts.

Receipt of Deposits.

25. The amount tendered for deposit should be paid in with a chalan (Form 3) which will be signed by the Treasurer and made over to the Savings Bank clerk, in order that the amount may be entered in the Journal of Deposits (Form 4) and in the Depositor's Pass Book. An acknowledgment will be given in the Pass Book signed by the Head Accountant and by the Treasury officer, for every sum deposited, the book being initialled by the Treasury officer after comparison with the Journal and delivered to the Depositor.

Fractions of a rupee should not be received in deposit.

Exception.—In the case of semi-Government institutions fractions may be allowed.

Note 1.—No Deposit may be made to an account which has been ordered to be closed.

Note 2.—No Deposit may be made to an account opened an behalf of a minor after he has attained the age of 18 years.

26. The amount should be entered in the Depositor's Pass Book in words as well as in figures, the balance being struck after each deposit or withdrawal as in the specimen below:— 21

Date	Amount of each deposit or withdrawal to be entered in words	Amount deposited	Amount withdrawn	Balance at credit of the Depositor	Initials of Head Accountant	Initials of Treasury Officer
		Rs. a.	Rs. a.	Rs. a.		
1st August 1885	Deposited rupees ten only.	10 0	...	10 0	D	A. B.
3rd August 1885	Withdrawn rupees five only.	...	5 0	5 0	D	A. B.

Repayment of Deposits.

27. To withdraw money a depositor is required to present or send his Pass Book with an application for withdrawal (Form 6) duly filled in and signed; if he does not present himself at the treasury for the payment, the name of his agent or messenger should be entered at foot of the form, and the signature of the agent or messenger should be placed beneath this entry. The application may be written in English or Kannada at the option of the Depositor. If a depositor is unable to write, he should be required to attend at the treasury personally, if possible, and affix his thumb mark or seal to the application; should he be unable to attend personally he may send his Pass Book with the application bearing his thumb mark or seal, duly attested by a witness of known respectability. 22

This application he will hand in, together with his Pass Book; the necessary entries will be made in the Journal of Withdrawals (Form 5).

The production of the Pass Book and the signature of the Depositor in the withdrawal application may be dispensed with, only in the case of payments made under orders of a competent civil court.

28. Reference will then be made to the Depositor's Ledger account, and after the payment order has been written on the reverse of the application mentioned above, the money will be paid to the Depositor by the Treasurer, and the repayment will then be entered in his Pass Book and attested by the Treasury Officer, who should when signing the Pass Book, tick off the entry in the Journal and hand the Pass Book to the Depositor. 23

P.O. Rule 25, notes 1+2
Vide S – p.18 (15)

NOTE 1.—If a depositor desires to withdraw the whole of the balance shown to his credit in the Pass Book he will be required to close his account.

NOTE 2.—In the case of withdrawals made from the accounts of female depositors by their authorised agents under paragraph 21, the agent must sign the following certificate on the application for withdrawal:—"Certified that the depositor is on this day alive and sane".

The payment must in all cases be made at the treasury. Treasury Officers are forbidden to remit the amounts to Depositors.

P.O. Rule 26 – (16)
Vide S – p.18

29. Should any person other than the father or (if the father is dead), the mother, wish to withdraw money from an account opened on behalf of a minor and claim to do so as the guardian of such minor, he will be required to fill in answers to the following questions and such other questions as may be considered necessary, and will only be allowed to withdraw money by the Treasury Officer when the answers are satisfactory.—

(*a*) What is your relationship to the minor?

(*b*) Is the father or mother of the minor or are both parents dead? What near relatives of the minor are alive?

(*c*) Have you been appointed guardian of the minor by a Will or any other deed or under any enactment in force in Mysore? If the reply to this question is in the affirmative, the applicant should produce the document on which he relies to support his claim.

(*d*) Are you an adult relative of the minor, and does he (she) reside with you or is he (she) maintained by you?

Note.—Every application for withdrawal from a minor's account must bear a certificate, in one or other of the forms given below, according to the circumstances of the case, signed by the person making the application.—

(i) In case of withdrawal from a male minor's account—"certified that the amount sought to be withdrawn is required for the use of the minor;"

(ii) In case of withdrawal from a female minor's account by her husband—"certified that the amount sought to be withdrawn is required for the use of the minor who is my legally married wife;"

(iii) In case of withdrawal from a female minor's account by any other person—"certified that the amount sought to be withdrawn is required for the use of the minor, who is $\frac{\text{married}}{\text{not married}}$."

Vide S - p. 18. (16)

30. A security deposit will not be repaid until a letter authorising such repayment is produced from the officer who has accepted the account as security.

ACCOUNTS.

24

31. The accounts to be kept are (besides the Pass Book which remains in possession of the Depositor).—

(1) The *Journal* of *Deposits*, containing all receipts in order of their occurrence.

(2) The *Journal* of *Withdrawals*, containing all payments in order of their occurrence.

(3) The *Ledger*, in which the receipts and payments are entered in a separate account for each depositor.

JOURNAL OF DEPOSITS.

25

Vide proof copy received with C2. Chaudhuri

32. The receipts must be posted at the time of their occurrence in the Journal of Deposits in which a total should be regularly carried forward from page to page and the total struck at the end of every month.

JOURNAL OF WITHDRAWALS.

26

33. The Journal of Withdrawals will be posted as the payments are made, and in it also a total should be carried forward from page to page and the total struck at the end of every month.

When an account is closed, interest is to be paid to the depositor to the end of the preceding month, and the whole amount repaid is to be entered in the column "amount repaid."

LEDGER.

27

34. The Ledger (Form 7 which will be supplied in bound volumes) must be posted simultaneously with the Journals of Deposits and of Withdrawals as soon as practicable after each transaction takes place striking the balance after each transaction.

It is desirable that the Treasury Officer, when attesting depositors' Pass-Books, should take the opportunity of satisfying himself, by reference to the Ledger, in some cases every day, that it is properly kept, and that the balances in the Ledger and in the Pass Books agree.

ADDITION OF INTEREST.

28

35. At the end of every month the Savings Bank clerk must go through the Ledger and fill up

the "Principal or Lowest Balance" and "Interest" columns of every current account. (See next paragraph). In the column headed "Principal or Lowest Balance" should be entered against each month the minimum balance of the account between the close of the fourth day and the end of the month.

1. If any difficulty is experienced as to the manner of filling up this column, an account should be sent on a spare ledger form to the Comptroller's office for instructions; care must be taken that the clerk thoroughly understands this point, as the accuracy of the interest calculation is dependent on the correctness of the amount in the "Principal or Lowest Balance" column.

2. On these spare ledger forms (printed on common paper) copies of any particular accounts may be sent to the Comptroller's office for verification, if there be any difficulty in tracing discrepancies.

36. Interest, which is 3½ per cent. per annum though added annually to principal, will be calculated monthly, and entered in the 'Interest' column. The rule for calculation is given in clause VII of paragraph I of these rules and an extended Interest Table will be found in Annexure C. 29

Annual Closing of the Ledger.

37. At the end of the year each current account will be closed, by making a total of the deposits without the opening balance, entering thereunder the opening balance and interest for the year. Then the deposits, opening balance, and interest should be added together, and from the total the repayments should be deducted. The remainder will be the closing balance and it will agree with the last figure in the ledger column "Balance after each transaction," plus the total of the interest for the year. 30

1. Very active measures must be taken towards the close of the year to complete the interest calculations. As no interest is allowed on deposits made after the close of the fourth day of June, the principal and interest for June (subject only to correction in respect of repayments in June) can, immediately after the close of the fourth day in June, be entered in pencil and the interest totalled in pencil. In posting repayments in June, any of these calculations would, if necessary, be altered.

2. If this be done it is not probable that there will be any difficulty in closing the accounts of all Depositors by the 15th of July; if possible, this should always be done, and the interest for the past year written in the depositor's Pass Book and added to his balance on the first occasion of his presenting his Pass Book after the annual statement has been passed and returned by the Comptroller's office.

Closing of Accounts.

38. When a depositor wishes to close his account in the course of the year, interest to the end of the preceding month is to be credited to the account and paid to the depositor with the principal; otherwise, no payment on account of interest for the *current year* should be made *within* it. [See paragraph 33]. 31

Note.—The rule (clause XI under para 1) which prevents a depositor from withdrawing money from his account more than once a week does not apply to the closing of an account, that is to say, an account may be closed within the week in which a withdrawal has been made.

39. If an order to close an account be issued by the Treasury officer or Comptroller under these rules, notice in writing will be sent to the depositor requiring him to present his Pass Book and receive payment of the balance at his credit as soon as convenient. After the date of such notice no deposit

will be accepted on the account, and no interest will be allowed upon the balance after the end of the calendar month preceding such date.

Vide S. p. 18 [8.10.34] (17)

40. An account opened on behalf of a minor must, if still open, be transferred to his name by obtaining a fresh Index card signed by him immediately after he attains the age of 18 years; it should not thereafter be allowed to be operated on by the person who had opened the account on the minor's behalf.

41. The fact of an account having been closed must be noted on the Journal of Withdrawals (Form 5), and the Pass Book must be surrendered and kept for record in the Treasury.

If after an account is thus closed and Pass Book surrendered, a petty error in calculation of interest is discovered, the correction of which leaves a small balance in the account, the Treasury officer should, after having, if possible, informed the depositor, and after six months have elapsed, adjust the amount on his own receipt (Form 6) by transfer credit to 'Miscellaneous receipts,' making a note in the Savings Bank Ledger of the transaction, and close the Ledger Account. Such an amount may at any time be refunded under sanction of the Comptroller.

Returns to Comptroller's Office.

42. The particulars of all receipts and repayments of deposits are to be entered in the Journals and must be sent to the Comptroller's office *not later than the 10th of every month.* These Journals should contain the transactions of a whole month. 32

The applications for withdrawals must accompany the Journal of Withdrawals sent to the Comptroller's office in support of the payments made.

Dead accounts.

Vide S. p. 18 (P.O. 36 with notes 1+2) (18)

43. Accounts in respect of which no transactions have taken place for the period specified below 33

will be treated as "Dead" and no subsequent deposit or withdrawal will be allowed in the case of such accounts without the previous orders of the Comptroller.

When the balance of the account			and when no sum has been deposited or withdrawn and no interest added for.
does not exceed Rs.	10	...	3 complete account years.
do	„ 100	...	6 do
exceeds	„ 100	...	12 do

NOTE 1.—By "transaction" in this rule is meant not only a deposit or withdrawal, but also the presentation of the Pass Book for the entry of interest. When the last alone is the case, the words 'interest added' should be added in the Ledger and in the Annual Statement sent to the Comptroller.

Addition by Mr. Venkataranjam

NOTE 2.—A dead account does not lapse to Government, but may be reopened at any time on the application of the depositor, and the interest that has accumulated will be added to the principal when the account is revived.

DEAD ACCOUNTS.

44. At the end of every year, after the completion of the interest calculations, and along with the writing up of the closing balances in the Ledger accounts (see para 37), the balance of such accounts as are to be treated as "dead" at the end of the year, under the previous rule, should also be written up in the Ledger, but under the line showing the repayments of June, as "Transferred to the Comptroller's office as a Dead account". And each such balance will be entered in column 7 (b) of the Annual Statement of Savings Banks Deposits, (Form 9) as an amount withdrawn by transfer to Dead account The closing balances in these accounts will therefore be nil, and the account will cease to be carried forward in the new year. The total amount at credit of all such Dead accounts will be entered as a repayment under June 30th, in the Journal of repayments, below the total of cash transactions under the heading 'Accounts transferred to Comptroller's office, as per column 7 (b) of the Annual Statement of Savings

Banks Deposits. No entry of this is required in the Treasury General List of Payments, as no transaction passes through the treasury.

The interest must be calculated under the usual rules up to the end of June, as the transfer to Comptroller's office is not a "repayment in June" such as to prevent credit of interest for that month.

45. In the Comptroller's office these accounts will be brought on to Dead Account ledger, in the following form:— 35

Serial No.	Original No. of account / Number	Name of Depositor	Date of transfer to dead account	Amount of dead balance	Repaid in	Balance on June 30th	Repaid in	Balance on June 30th	And so on for as many years as convenient

The interest due on these balances will not be calculated or added, so long as the acccount is on this Ledger.

REOPENING A DEAD ACCOUNT.

46. If after an account is thus transferred, the Depositor makes another deposit, or claims repayment producing the original Pass Book; or his legal representative makes a claim to repayment which but for the transfer of the account, the Treasury officer would admit, the Treasury officer will apply to the Comptroller's office for for revival of the account where- 36

upon an order will issue to the Treasury officer from the Comptroller's Office :—

No.....

(Government Savings Bank)

OFFICE OF THE COMPTROLLER,
MYSORE GOVERNMENT,
Bangalore, Dated.....19

To
The Deputy Commissioner, Treasury Department
.....District.

His No....., dated..... applying for sanction to revive the marginally noted Savings Bank Dead Account.

As requested in the above, has the honor to authorise the revival of the account in question, and to inform that the amount of the deposit and its interest up to end of the preceding year as noted in the margin should be shown in his Savings Bank Journal.

.....
Comptroller.

Register No. of Dead Account—
Original No. of Account—
Depositor's Name—
Date of transfer to Dead Account
Amount of balance transferred to Dead Account of Taluk or District
Interest on Amount from to Treasury

	Rs.	a.	p.
...	...		
...	...		
Total	...		

N. B.—This amount is not to be included in the total of the monthly list of deposits but entered, for the information of Comptroller's office, below the total (see para 47 below).

47. With the amount thus advised as due on July first the account will be opened anew in the Depositor's name and under the old number. The entry in the Journal of Deposits will bear the actual date of the credit, but the account in the Ledger will show the amount in a line below the "Balance brought forward" and above the receipts of July as "Received from dead account on (*date*)," in order that the interest calculations for the current year may be made in the same way, as if the amount had been an opening balance. 37

After the account is thus opened in the Ledger, the whole or any part of the amount may be repaid or the account closed under the usual rules.

ANNUAL RETURN AND ADJUSTMENT.

48. As soon as practicable after the close of each year, a statement (Form 9) prepared from the Ledger must be sent to the Comptroller's office, showing the state of each depositor's account during the year. 38

The totals of the columns for Deposits, and Repayments, should be proved with the the totals of the monthly journals for the year, the opening balance being agreed with the closing balance of the previous year.

The entries under 'Repayments,' which are transfers of dead accounts to the Comptroller's office (para 44), should be indicated by a D written in red ink in the remarks column.

49. This return will, after examination and approval in the Comptroller's office, be returned to the district with an order allowing the interest claimed. 39

No charge on account of interest is to be made in the Treasury accounts, which will show only the amounts received from, or paid to, the Bank. The necessary adjustment will be made in the books of the Comptroller.

Transfer of Accounts.

Vide the corrected proof received with Sri. Venkatarangaiya's note

50. On a change of residence a Depositor may have his account transferred free of charge to any District or Taluk Savings Bank at the place to which he is proceeding; provided that the account shall have been in existence for 3 months previous to the date of transfer. 40 & 40A

2. No transfer should be made from one district or taluk to another during the latter half of June.

3. Accounts ordered to be closed cannot be transferred; nor can an account be transferred after the death of the depositor.

Vide S-p.18 P.O. 31 note 2 & 4. (19)

4. When an application for the transfer of an account of a female depositor is made by her authorised agent, the agent must certify as follows above his signature on the application for transfer "Certified that the depositor is on this day alive and sane."

5. Transfers of accounts from one Savings Bank to another are effected in the following manner:—

(a) When the transfer is from a District Treasury or to another District Treasury or a Taluk Treasury of another District, the Depositor should present his Pass Book either personally or by letter. The Treasury Officer should write the following endorsement in the Pass Book immediately after the last entry: "Transferred to the Savings Bank at....." and return the Pass Book to the party after signing the endorsement. He will then close the account by debiting the amount to Savings Bank Deposits, and issue a Public Service Transfer Receipt on the receiving treasury. He should send the letter and an advice memo with a copy of the Depositor's account for the current year, to the Bank to which the transfer is made, noting the fact of the transfer and the name of the Bank to which the transfer is made in the Depositor's Ledger account and on the Journal of withdrawals which he will send to the Comproller's office.

(*b*) No Savings Bank account will be transferred from one taluk to another of the same district except under the order of the District Treasury Officer; the transferring Amildar will therefore in such cases send the Pass Book and the application for transfer, together with a copy of the Ledger account to the District Treasury Officer for permission to transfer the account. On receipt of the permission, the Amildar will close the account and debit the amount to Savings Banks and credit it to Personal Deposits, issuing a cash order on the receiving Treasury. The Cash order, Ledger copy and specimen signature of the depositor or the depositor's application for transfer, will then be sent to the Taluk treasury to which the account is transferred and the Pass Book returned to the party for presentation at the treasury to which the account is transferred. The latter treasury must bring on the Savings Bank Ledger the account transferred immediately on receipt of the cash order, and Ledger copy of the account, without waiting for the party with his Pass Book. The District Treasury officer, must also direct the transferring Amildar to charge the amount of balance in the daily cash account under Savings Banks Deposits and credit it to "Taluk Personal Deposits."

(*c*) When a transfer is wanted from a taluk in one district to a District or Taluk Treasury in another, the transferring Amildar will send a copy of the ledger account and the specimen signature or application of the depositor and a cash order for the balance at credit of the depositor to his District Treasury Officer, after signing the endorsement of transfer in the Pass Book and making the necessary debit and credit entries in his Journal and Ledger of Savings Bank. The District Treasury Officer will debit the cash order to Personal Deposits and issue a Public Service Transfer Receipt in favour of the Treasury

Officer of the taluk to which the account is transferred. The Public Service Transfer Receipt, advice memo, and copy of the Ledger account are then sent direct to the Treasury to which the amount is transferred. The latter will debit the amount under "Personal Deposits" and credit it under "Savings Bank Deposits."

51. When a depositor's account is transferred from one Treasury to another, it should be treated as a new account in the receiving Treasury and should have a new number assigned to it in the Savings Bank Ledger and Pass Book, the former number being struck out. The receiving Bank should attach the Advice of transfer to the Journal of Deposits received, which it sends to the Comptroller's office, and allow interest on the transferred amount for the period for which it may have been due at the transferring Bank.

The amount received by transfer should pass through the Savings Bank Journals.

Index of Depositors' Names.

52. District treasuries will, for convenience of reference, keep an alphabetical index of all depositors' names borne on the general ledger of the district. A similar index will be kept in every taluk of the names of the depositors borne on its books if they are numerous. 40A(e)

Rules regarding nomination to Savings Banks Accounts.

53. The following rules under Regulation II of 1911, regulate the nomination to Savings Banks Accounts. 43A

1. A depositor (not being under legal disability to act) desiring to make a nomination shall do so in writing before the Treasury Officer in form 10 and

the latter shall certify that he has satisfied himself about the identity of the depositor and thatthe form has been signed in his presence. Three copies of the form shall be signed by the depositor and the Treasury Officer. One copy will be given to the depositor, the second copy kept in the treasury and the third sent to the Comptroller direct by the treasury on the same day.

2. Register of nominations should be kept in the treasury and in the Comptroller's office in form 11 and notes regarding nomination will also bemade in the Ledger in both offices.

3. Nomination shall be allowable of more than one person jointly, or of such persons severally for different shares, provided, in the latter case, that the share of each nominee is definitely described in the application made to the Treasury Officer.

4. The nomination will be in force until revoked by the depositor. If the nominee dies before the depositor, the depositor should at once revoke the nomination, otherwise the burden of proving the death of the nominee to the Treasury Officer will fall on the heirs or legal representatives of the depositor who claim the money after the death.

5. The depositor may, at any time, revoke the nomination. Form 12 should be adopted for the purpose and it should be signed before the Treasury Officer who should certify as in clause 1. Three copies shall be signed and disposed of as in the case of the nomination form. All revocations should be noted in the Ledger and in the register of nominations. The revocation takes effect as soon as the declaration is made before the Treasury Officer.

6. If the nominee or one of a number of joint nominees dies during the life time of the depositor, the nomination will become void. The death of a nominee with independent shares under clause 3, shall render only his nomination void. The interest in the

account for which a nomination has become void shall accrue to the depositor and his heirs.

7. A nomination may also be set aside by a Will but Treasury Officers will only recognise Wills proved before a Court of Law.

8. If a depositor dies, the nominee shall apply for payment to the Treasury Officer enclosing the depositor's copy of the nomination certificate. If three months elapse and no intimation regarding a Will (if any) setting aside the nomination is received by him, the Treasury Officer will pay the money to the nominee under the orders of the Secretary of the Government Savings Bank.

Decease, Marriage, Minority and Lunacy of Depositors.

Vide S - p. 1. (10)

54. The disposal of the balance in the accounts of deceased persons, married women, minors and lunatics are provided for by Act V of 1873 and the rules contained in paragraphs 19 and 21 above. 41

55. When repayment is made of a deposit belonging to the estate of a depositor deceased, the withdrawal voucher must be supported by a certificate (Form 13) from the Treasury Officer, setting forth that Probate of the deceased, Will or Letters of Administration to his or her estate, or a certificate granted under Act XXVII of 1860 in favour of the actual payee, has not been produced before him. 42

Note—A form is prescribed for certificate required under Section 8 of Act V of 1873 (Savings Banks Act) for proceedings regarding deceased depositor's estates.

56. When a female depositor changes her name on marriage, the name must be altered in the Ledger under the initials of the Treasury Officer, and a fresh Index card, signed with the new name, must be sent to the Comptroller's Office for record, a note being made on the reverse (signed by the Treasury Officer) of the reason for so doing. 43

This article was prop... by Asst Comptroller, S.A.D. ... form has yet to be ... obtained from him ...

(Vide ... p.)

MISCELLANEOUS.

57. In the Savings Bank forms and accounts only receipts and repayments on account of deposits should be entered : other items, such as sale proceeds of Bank Pass Books to depositors who require new books, being noted separately at foot of the Journal of receipts, below the total. Such items should also be separately paid into the Treasury for credit to Government (Miscellaneous Receipts) and not be mixed up with the Savings Banks Accounts.

58. Recoveries of over-payments must be passed through the Journal and Ledger.

59. Manuscript forms should never be used for the purpose for which printed forms are prescribed.

ANNEXURE A.

Classification of Depositors.

The classification of Depositors for statistical purposes will be made in the Comptroller's Office from the information furnished under column 'occupation' as stated on the Index cards and in the annual statements. The following is a sketch of the arrangement that will be observed.

All persons in the service of Government should be distinguished by the word "Government" following the description of their occupation.

CLASS I—Professional.

(*a*) Having fixed incomes.

Clerks and superior Government servants.
Clerks in private employ.
Ministers of religion.
Persons engaged in education.

(*b*) Having variable incomes.

Legal.
Medical.
Engineering, etc.,

CLASS II—Domestic.

Including persons in unskilled employment on fixed wages.

Household servants.
Policemen.
Railway employees, not falling under class I or V.
Menial servants, other than household servants.
Soldiers.

CLASS III—Commercial

All persons engaged in commerce or trade not receiving fixed salary or wages.

CLASS IV—Agricultural.

Cultivators and others (not having fixed incomes) deriving support directly from agriculture.

CLASS V—Industrial.

Artisans and Handicraftsmen of all classes.	Washermen.
Cartmen.	Barbers.
Boatmen.	Nurses.
Fishermen.	Labourers etc.

CLASS VI—Indefinite or Non-Productive (others.)

Persons living on rent of land, house, shops, etc.,	Minors.
Other persons of independent means.	Married women.
Pensioners.	Unmarried women.
	Widows.

ANNEXURE B.

Memorandum of Instructions to Treasury Officers.

What a Treasury Officer should do.

1. Keep a careful watch over the Ledger and see that it agrees with the Pass Books.

2. See that all blanks in Savings Banks forms are filled up.

What a Treasury Officer should not do.

3. Allow a single day's delay in the despatch of the Monthly accounts.

4. Despatch an account with unattested corrections, or paper pasted on to lengthen the form.

5. Receive fractions of a rupee in deposit.

6. Pay interest for current year, except on closed accounts.

7. Allow sale proceeds of Pass Books to enter the Savings Bank Accounts, or the annual credit of interest to enter the Treasury Account.

Points to be impressed on the Treasury clerk in charge of Savings Banks Work.

8. He must fully understand the rules for calculating and adding interest.

9. Never make erasures; alterations may be made in red ink and attested.

10. Write the index cards himself (except the Depositor's signature), and enter the occupation clearly with reference to the list given in Annexure A.

11. Receipts should be given and money paid with expedition. Depositors should never be kept waiting.

12. Treasury officials are not allowed to disclose the name of any Depositor or the amount deposited or withdrawn by him except to the Comptroller or others of the Department engaged in carrying out the Savings Banks Work.

ANNEXURE C.—

Mysore Governement Savings Bank

A. P.	Rupees 0	1	2	3	4	5	6
0 0	0	384	768	1,152	1,536	1,920	2,304
0 6	12	396	780	1,164	1,548	1,932	2,316
1 0	24	408	792	1,176	1,560	1,944	2,328
1 6	36	420	804	1,188	1,572	1,956	2,340
2 0	48	432	816	1,200	1,584	1,968	2,352
2 6	60	444	828	1,212	1,596	1,980	2,364
3 0	72	456	840	1,224	1,608	1,992	2,376
3 6	84	468	852	1,236	1,620	2,004	2,388
4 0	96	480	864	1,248	1,632	2,016	2,400
4 6	108	492	876	1,260	1,644	2,028	2,412
5 0	120	504	888	1,272	1,656	2,040	2,424
5 6	132	516	900	1,284	1,668	2,052	2,436
6 0	144	528	912	1,296	1,680	2,064	2,448
6 6	156	540	924	1,308	1,692	2,076	2,460
7 0	168	552	936	1,320	1,704	2,088	2,472
7 6	180	564	948	1,332	1,716	2,100	2,484
8 0	192	576	960	1,344	1,728	2,112	2,496
8 6	204	588	972	1,356	1,740	2,124	2,508
9 0	216	600	984	1,368	1,752	2,136	2,520
9 6	228	612	996	1,380	1,764	2,148	2,532
10 0	240	624	1,008	1,392	1,776	2,160	2,544
10 6	252	636	1,020	1,404	1,788	2,172	2,556
11 0	264	648	1,032	1,416	1,800	2,184	2,568
11 6	276	660	1,044	1,428	1,812	2,196	2,580
12 0	288	672	1,056	1,440	1,824	2,208	2,592
12 6	300	684	1,068	1,452	1,836	2,220	2,604
13 0	312	696	1,080	1,464	1,848	2,232	2,616
13 6	324	708	1,092	1,476	1,860	2,244	2,628
14 0	336	720	1,104	1,488	1,872	2,256	2,640
14 6	348	732	1,116	1,500	1,884	2,268	2,652
15 0	360	744	1,128	1,512	1,896	2,280	2,664
15 6	372	756	1,140	1,524	1,908	2,292	2,676
A. P.	0	1	2	3	4	5	6

Rupees

N.B.—The interest on every sum of twelve rupees is given in the table above, the pies at the sides. For excesses of principal over even twelves of rupees,

MONTHLY INTEREST CALCULATOR.

Deposits at $3\frac{1}{8}$ per cent per annum.

RUPEES							
7	8	9	10	11	12	13	A. P.
2,688	3,072	3,456	3,840	4,224	4,608	4,992	0 0
2,700	3,084	3,468	3,852	4,236	4,620	5,004	0 6
2,712	3,096	3,480	3,864	4,248	4,632	5,016	1 0
2,724	3,108	3,492	3,876	4,260	4,644	5,028	1 6
2,736	3,120	3,504	3,888	4,272	4,656	5,040	2 0
2,748	3,132	3,516	3,900	4,284	4,668	5,052	2 6
2,760	3,144	3,528	3,912	4,296	4,680	5,064	3 0
2,772	3,156	3,540	3,924	4,308	4,692	5,076	3 6
2,784	3,168	3,552	3,936	4,320	4,704	5,088	4 0
2,796	3,180	3,564	3,948	4,332	4,716	5,100	4 6
2,808	3,192	3,576	3,960	4,344	4,728	5,112	5 0
2,820	3,204	3,588	3,972	4,356	4,740	5,124	5 6
2,832	3,216	3,600	3,984	4,368	4,752	5,136	6 0
2,844	3,228	3,612	3,996	4,380	4,764	5,148	6 6
2,856	3,240	3,624	4,008	4,392	4,776	5,160	7 0
2,868	3,252	3,636	4,020	4,404	4,788	5,172	7 6
2,880	3,264	3,648	4,032	4,416	4,800	5,184	8 0
2,892	3,276	3,660	4,044	4,428	4,812	5,196	8 6
2,904	3,288	3,672	4,056	4,440	4,824	5,208	9 0
2,916	3,300	3,684	4,068	4,452	4,836	5,220	9 6
2,928	3,312	3,696	4,080	4,464	4,848	5,232	10 0
2,940	3,324	3,708	4,092	4,476	4,860	5,244	10 6
2,952	3,336	3,720	4,104	4,488	4,872	5,256	11 0
2,964	3,348	3,732	4,116	4,500	4,884	5,268	11 6
2,976	3,360	3,744	4,128	4,512	4,896	5,280	12 0
2,988	3,372	3,756	4,140	4,524	4,908	5,292	12 6
3,000	3,384	3,768	4,152	4,536	4,920	5,304	13 0
3,012	3,396	3,780	4,164	4,548	4,932	5,316	13 6
3,024	3,408	3,792	4,176	4,560	4,944	5,328	14 0
3,036	3,420	3,804	4,188	4,572	4,956	5,340	14 6
3,048	3,432	3,816	4,200	4,584	4,968	5,352	15 0
3,060	3,444	3,828	4,212	4,596	4,980	5,364	15 6
7	8	9	10	11	12	13	A. P.
RUPEES							

number of rupees being at the top and bottom, and the number of annas and add interest at the rate of one pie for every two rupees.

ANNEXURE D.

Act No. V of 1873.

(As amended by Regulation No. II of 1911.)

THE GOVERNMENT SAVINGS BANKS ACT, 1873.

CONTENTS.

PREAMBLE.

Secs. Preliminary.

1. Short title.
   Local extent.
   Commencement.
2. Repeal of Act XXVI of 1855.
3. Interpretation clause.

Deposits belonging to the Estates of Deceased persons.

4. Payment on death of depositor.
4A. Nomination by depositor.
5. Payment to be a discharge.
   Saving of right of executor.
   Saving of right of creditor.
6. Security for due administration.
7. Power to administer oath.
   Penalty for false statement.
8. Deposit when excluded in computing Court-fees.
9. Act not to apply to deposits belonging to estates of European Soldiers or deserters.

Deposits belonging to Minors.

10. Payment of deposits to minor or guardian.
11. Legalization of like payments heretofore made.

Deposits belonging to Lunatics.

12. Payment of deposits belonging to lunatics.

Deposits made by Married women.

13. Payment of married woman's deposits.

Rules.

14. Rules regulating certificates under Section 8 and payments under Sections 10, 12 or 13.

AN ACT TO AMEND THE LAW RELATING TO GOVERNMENT SAVINGS BANKS.

Preamble.

Whereas it is expedient to amend the law relating to the payment of deposits in Government Savings Banks; It is hereby enacted as follows:—

Preliminary.

Short title.

1. This Act may be called "The Government Savings Banks Act, 1873.

Local Extent.

It extends to the whole of Mysore.

Commencement.

And it shall come into force on the passing thereof.

Repeal of Act XXVI of 1855

2. Act No. XXVI of 1855 (to facilitate the payment of small deposits in Government Savings Banks to the representatives of deceased depositors) is hereby repealed.

Interpretation clause.

3. In this Act—

"Depositor" "Deposit."

"Depositor" means a person by whom or on whose behalf money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank; and "Deposit" means money so deposited.

"Secretary" "Minor."

"Secretary" includes every person empowered to manage a Government Savings Bank; and "Minor" means a person who has not completed the age of eighteen years.

DEPOSITS BELONGING TO THE ESTATES OF DECEASED PERSONS.

Payment on death of depositor.

4. If a Depositor dies leaving in a Government Savings Bank a sum of money not exceeding one thousand rupees, and if probate of his will or letters of administration of his estate or a certificate granted under Act No. XXVII of 1860 (*for facilitating the collection of debts on succession, and for the security of parties paying debts to the representatives of deceased persons*) is not produced to the Treasury Officer of such Bank within three months of the date of the death of the said Depositor, the Treasury Officer of such Bank may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

Payment to a person nominated by the Depositor.

4A. Not withstanding anything contained in Section 4 or in the Indian Succession Act X of 1865, or the Mysore Succession Certificate Regulation, VII of 1901, or any other law for the time being in force, if a depositor dies leaving any sum of money in a Government Savings Bank, the Secretary of such Bank may pay the same to the person nominated by the depositor during his lifetime and registered in office of the Secretary under rules to be made by Government in this behalf, provided that such nomination shall not be allowed in the case of deposits belonging to minors.

Payment to be a discharge.

5. Such payment shall be a full discharge from all further liability in respect of the money so paid.

Saving of right of executor.

But nothing herein contained precludes any executor of administrator, or other representative of the deceased, from receiving from the person receiving the same the amount remaining in his hands after deducting the amount of all debts or other demands lawfully paid or discharged by him in due course of administration.

Saving of right of creditor.

And any creditor or claimant against the estate of the deceased may recover his debt or claim out of the money paid under this Act, or the said Act No. XXVI of 1855, to any person, and remaining in his hands unadministered, in the same manner and to the same extent as if the latter had obtained letters of administration of the estate of the deceased.

Security for due administration.

6. The Treasury Officer of any such Bank may take such security as he thinks necessary from any person to whom he pays any money under Section 4 for due administration of the money so paid, and he may assign the said security to any person interested in such administration.

Power to administer oath.

7. For the purpose of ascertaining the right of the person claiming to be entitled as aforesaid, the Treasury Offcer of any such Bank may take evidence on oath or affirmation according to the law for the time being relating to oaths and affirmations.

Penalty for false statement.

Any person who upon such oath or affirmation makes any statement which is false, and which he either knows or believes to be false, or does not believe to be true, shall be deemed guilty of an offence under Section 193 of the Indian Penal Code.

Deposit when excluded in computing Court fees.

8. Where the amount of the deposit belonging to the estate of a deceased depositor does not exceed one thousand rupees, such amount shall be excluded in computing the fee chargeable under the Court fees Act, 1870, on the probate, or letters of administration, or certificate (if any) granted in respect of his property.

Provided that the person claiming such probate or letters or certificate shall exhibit to the court authorized to grant the same a certificate of the amount of the deposit in any Government Savings Bank belonging to the estate of the deceased. Such certificate shall be signed by the Treasury Officer of such Bank, and the court shall receive it as evidence of the said amount.

Act not to apply to deposits belonging to estates of European Soldiers or deserters.

9. Nothing hereinbefore contained applies to money belonging to the estate of any European officer.

Deposits belonging to Minors.

Payment of deposits to minor or guardian.

10. Any deposit made by or on behalf of any minor may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor, together with the interest accrued thereon.

The receipt of any minor or guardian, for money paid to him under this section, shall be a sufficient discharge therefor.

Legalization of like payments heretofore made.

11. All payments of deposits heretofore made to minors or their guardians by any Treasury Officer of a Government Savings Bank shall be deemed to have been made in accordance with law.

Deposits belonging to Lunatics.

Payment of deposits belonging to Lunatics.

12. If any Depositor becomes insane or otherwise incapable of managing his affairs, and if any insanity or incapacity is proved to the satisfaction of the Treasury Officer of the Bank in which his deposit may be, such Treasury Officer may, from time to time, make payments out of the deposit to any proper person, and the receipt of such person, for money paid under this section, shall be a sufficient discharge therefor.

When a committee or manager of the depositor's estate has been duly appointed, nothing in this section authorizes payment to any person other than such Committee or Manager.

Deposits made by Married Women.

Payment of married woman's deposit.

13. Any deposit made by or on behalf of a married woman or by or on behalf of a woman who afterwards marries, may be paid to her whether or not the Indian Succession Act, 1865, Section 4, applies to her marriage; and her receipt for money paid to her under this section shall be a sufficient discharge therefor.

Rules.

Rules regulating certificates under Section 8, and payments under Section 10, 12 or 13.

14. All certificates under Section 8 and all payments under Section 10, 12 or 13, shall be respectively granted and made by the Treasury Officer of the Bank subject to such rules consistent with this Act as the Government of His Highness the Maharaja of Mysore may from time to time prescribe.

FORM 1.

Modified under Notification No. Fl. 465—G. F. 19-12 dated 24th July 1912.

(*Para 8.*)

No. dated.....19

To

The Officer in charge of the District Treasury,
at.....

Sir,

I have the honor to apprise you that I have authorized the*.....to treat the sum of Rs.....deposited by me in the Savings Bank at your treasury as security to Government, on behalf of *myself*.
A.B.

I agree that the same will not be payable to me until I shall produce to you the express written sanction of the *..... .....under whom I may be serving, for payment
A.B.
of the same. I have also agreed not to object to the payment by the.....Bank of this deposit to such *..... .....upon his claiming it, and not to make any claim for interest after such *..... shall have revoked the authority to the District Treasury to pay me the interest.
A.B.

I have the honor to be,
Sir,
Your most obedient servant,

(Place).....
(Date).....19

(Signature of Depositor).....
(Designation of Depositor).....

* [Insert the designation of Government Officer in the four blank spaces marked thus.]

FORM 1A.

To

The Officer in charge of.....

.....Treasury,

.....

Dated.....191

Sir,

Proposed by
Mr Venkatarangam
(Vide above Rule 3)

I have the honour to apprise you that in concurrence with the depositor.....I have hereby transferred to.....my authority to operate upon the Security deposit of Rs.....furnished by the said .....and deposited by me in the Savings Bank at your treasury (*Vide* Pass Book No.....) as the said..... .....has since been transferred for service under that Officer. The Pass Book is herewith forwarded for favour of necessary alteration and transmission to that Officer.

I have the honour to be,
Sir.
Your most obedient servant,
(Signature).

I.....the depositor abovenamed do declare that the transfer of authority herein made is done with my concurrence.

Signature of Depositor.

FORM 2.

(Paragraphs 17, 18, 21 to 24.)

INDEX CARD.

Account No.

1. Name of Depositor.
2. Name of father of Depositor.
3. Date of birth of Depositor (in the case of a minor).
4. Occupation of Depositor.
5. Residence of Depositor.
6. Temporary residence.
7. Name of $\frac{\text{relative}}{\text{guardian}}$ or $\frac{\text{husband.}}{\text{agent}}$
8. I declare that I at present hold no other Savings Bank account in any treasury in the State.

Place.....

Date.....19 Signature of Depositor.

NOTES.

1. Column 3 to be filled up only when an account is opened by or on behalf of a minor.

2. Column 6 to be filled up only when an account is opened by a person employed at a distance from his home; and column 7 when the account opened is on behalf of a minor or of a woman not accustomed to appear in public.

3. When the account opened is on behalf of a Corporation or Committee or an Institution or a *quasi* public Association, the name of the Officer who is authorized to operate on the account, and the name of the Corporation or Committee or Institution or Association only need be entered.

INSTRUCTIONS FOR FILLING UP THE CARD.

1. The name, the father's name, occupation, and residence to be entered are those of the depositor and not those of the relative or guardian or husband or agent.

2. When an account is opened—

(*a*) by a minor, his signature should be obtained to the Index Card;

(*b*) on behalf of a minor, that of the relative or guardian ;

(*c*) on behalf of a woman not accustomed to appear in public and who is not herself going to operate on the account, that of her husband or agent.

3. In filling up the Index Card—

(*a*) of a European or East Indian Depositor, the surname to be written first and then the Christian name ;

(*b*) of a Hindu depositor, the personal name first and the tribal or family name after it ;

(*c*) of a Mahamedan depositor, the prefix (such as, Sheik, Syed, Moulvi) should be written first in a small hand and the name after it in a large hand.

4. When a Mahomedan depositor desires that no interest be added to his account the fact should be noted on the Index Card.

5. When a Depositor signs in English, the spelling used by him must invariably be followed. In other cases the spelling adopted in writing the Index Card must be strictly followed in all statements and accounts.

6. When the account opened is on account of a security deposit the letters "S. D" should be inserted against the Account Number ; and the designation of the Government Officer to whom the security is pledged noted across the Index Card in red ink.

FORM 3.

(*Paragraph 25.*)

MYSORE GOVERNMENT SAVINGS BANK CHELLAN.

(Place).....

(Date)..... 19

Rupees (in words).....

.....

Presented by.....

On account of S. B. Account No.....of.....

.....Taluk
.....District Treasury.

(Signature of Depositor).....

FORM 4.

(*Paragraph 25.*)

MYSORE GOVERNMENT SAVINGS BANK.

Journal of Deposits for the Month of.....19

Date	Depositor's		Amount of deposit in cash			Amount of deposit by transfer			Daily Total		
	No.	Name	Rs.	a.		Rs.	a.	p.	Rs.	a.	p.

FORM 5.

(*Paragraph 27.*)

MYSORE GOVERNMENT SAVINGS BANK.

Journal of Withdrawals in the Month of.....19

Voucher No.	Date	Depositor's		Amount withdrawn in cash			Amount withdrawn by transfer			Daily Total		
		No.	Name	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.

FORM 6.

(*Paragraph 27.*)

MYSORE GOVERNMENT SAVINGS BANK.

Voucher No.....

Application for Withdrawal.

To

The Savings Bank at.....

I desire to withdraw the sum of Rupees (in words).....

.....from my Savings Bank Account No..... The balance at my credit this day is Rs.....

I acknowledge receipt of the above amount Rs.....

Dated.....19

.....

(Signature of Depositor.)

When the depositor does not attend the Savings Bank personally, the name of the agent or messenger to whom the payment is to be made should be entered, and the agent or messenger should sign his name in the spaces provided below.

Name of Messenger or Agent.....

Signature of Messenger or Agent.....

[When the depositor is illiterate and affixes only his thumb mark and does not attend the Treasury in person, the signature of a respectable witness is also necessary.]

FORM 7.

(Paragraph 34.)

MYSORE GOVERNMENT DISTRICT SAVINGS BANK.

Ledger.

Depositor's No.....

" Name.....

" Residence.....

" Occupation.....

Dr. Cr.

Date	Deposits	Withdrawals	Balance after each transaction	Principal or lowest balance of each month	Interest on lowest balance
Balance brought forward ...					
19 .					
July ...					
August ...					
September ...					
October ...					
November ...					
December ...					
19 .					
January ...					
February ...					
March ...					
April ...					
May ...					
June ...					
Total deposits and withdrawals ...					
Add opening balance					
Add interest for the year ...					
Total ...					
Deduct withdrawals					
Closing Balance ...					

FORM No. 8.

(Paragraphs 50 et. seq.)

Memo No....., dated.....

Depositor's No.....

Depositor's name.....

.....

Principal Rs..... transferred to the

District (or Taluk) Savings Bank at.....

Current year's interest Rs. .....

.....

Dated..... 19

Treasury Officer.

FORM No. 8.

(Paragraphs 50 et seq.)

MYSORE GOVERNMENT SAVINGS BANK.

Advice of Transfer of an account.

Memo No.....

From

The Treasury Officer

.....District.

To

The Treasury Officer

.....District.

At the request of.....

a remittance transfer receipt for rupees (in words).....

is herewith forwarded, being the amount of Principal at the credit of his account No..... in the District (or Taluk) Savings Bank at .....

now transferred to the District (or Taluk) Savings Bank at.....

The sum of rupees..... is the current year's interest up to the end of the month of..... 19..... , which should be entered in lump against the principal in the column " interest on lowest balance."

A copy of the Depositor's Ledger Account and his specimen signature or application are attached herewith.

Dated..... 19.....

Treasury Officer,

.....District.

NOTE.—This amount should be credited in the receiving Treasury immediately on receipt of the advice, etc., without waiting for the personal attendance of the Depositor with his Pass Book.

No transfer should be made during the latter half of the month of June of any year.

FORM 9.

(Paragraph 48.)

Annual Statement of Savings Banks Deposits for 19.....19...

.....District (Taluk)

1	2	3	4	5			6	7		8	9
Account No.	Name and occupation of Depositor	Opening balance on 1st July 19	Deposits	Interest			Total of 3, 4 and 5	Withdrawals		Closing balance on 30th June 19	Remarks—(1) Names of Treasuries to and from which transfers are made should be noted in red ink against the accounts. (2) Security deposits should also be noted "S. D" in red ink in column 2.
			(a) Cash	(a) On current deposits	(c) On amounts revived from dead accounts	(b) On amounts transferred to dead accounts		(a) Cash	(b) Amounts transferred to dead accounts		
			(b) Amounts revived from dead accounts								

FORM 10.

(Paragraph 53.)

MYSORE GOVERNMENT SAVINGS' BANK.

Application for nomination.

To

The Treasury Officer,

.....District.
Taluk..

Sir,

Under Section 4A of the Savings Banks Act as amended by Regulation II of 1911, and rules passed thereunder, I beg to nominate ..... as the person entitled to receive after my death the amount of money standing to the credit of my account with the Savings Bank in the District Treasury of.....District. Taluk
Taluk

I have the honor to be,
Sir,
Your most obedient servant.

Place..... .....

Date.....19 . Signature of Depositor,

Signed before me by....., holder of account No....., of whose identity I have satisfied myself.

Place.....

Date.....19 . Signature of Treasury Officer.

FORM 12.

(Paragraph 53.)

MYSORE GOVERNMENT SAVINGS BANK.

Application for Revocation.

To

The Treasury Officer,

.....District.
Taluk

Sir,

I hereby request that the nomination made in my application dated..... of .....to receive the amount of my Savings Bank Account No..... may be cancelled.

I have the honor to be,
Sir,
Your most obedient servant,

Place.....
Date.....19 .....
Signature of Depositor.

Signed before me by....., holder of account No..... of whose identity I have satisfied myself.

Place.....
Date.....19 .....
Signature of Treasury Officer.

W.D. 890—GPB— —15-6-16

SAVINGS BANKS RULES.

Although all my suggestions regarding the revision of the Savings Banks Rules were accepted by Government and it was ordered that the rules should be revised at once, still I was surprised to find that the Superintendent of the Government Press was asked to break up the type of the existing rules. Fortunately I got intimation about this from the Comptroller and was able to stop the Superintendent from breaking up the type. I also obtained the file from the Secretariat and have myself revised the rules according to my suggestions. Proofs of these revised rules are submitted herewith. If they are approved, they may be printed in two kinds of pamphlets, one containing the rules for the guidance of Depositors alone that is pages 1 to 22 and 48 to 81, the table of contents being suitably modified; and the other the whole of the rules for the guidance of Depositors and Treasury Officers. Depositors have nothing to do with the second section of the rules and the printing of the first section as a separate volume is therefore suggested for supply to Depositors. The whole of the rules may, of course, be issued in the Gazette. The complete volume should be printed first and then the volume intended for Depositors may be printed after altering the paging and the table of contents.

23/.

49/, 63/. and annexures DV E forms 1–8 with the separate table of contents attached.

K. L. DATTA,
1-1-17.

Mysore Government

SAVINGS BANKS RULES

FOR THE GUIDANCE OF DEPOSITORS AND TREASURY OFFICERS

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1916

CONTENTS.

SECTION I.—RULES FOR THE GUIDANCE OF DEPOSITORS.

	PAGE.
Preamble	1
Object of Government in establishing Savings Banks ...	1
Definitions	2
Management	2
Hours of business	2
Persons who may deposit money	3
Limitations as to opening accounts and making deposits ...	3
Conversion of Judicial Deposits into Savings Banks Deposits	4
Corporations	5
Puduvat Funds	5
Benevolent Institutions	6
Security Deposits	6
Accounts opposed to object of Savings Banks	8
Powers to withdraw money and limitations to withdrawals	8
How to open an Account	9
Do a Minor's Account	10
Do a Woman's Account	11
Rules for writing names	12
Pass book and its importance	13
Mode of depositing money after an account has been opened	14
Mode of withdrawing money	14
Interest	16
Transfer of Accounts	18
Re-opening a closed Account	19
Dead Accounts	19
Closing of Accounts	19
Rules regarding nominations to Savings Bank Accounts ...	20
Decease, Marriage, Minority and Lunacy of Depositors ...	22

SECTION II—SAVINGS BANKS PROCEDURE IN TREASURIES.

Accounts	23
Savings Banks Voucher List	24
Receipt of Deposits into Existing Accounts and Journals ...	24

	Page.
Withdrawals and Journals	256
Ledger	267
New Accounts	267
Accounts of Minors	267
Security Accounts	284
Examination of Withdrawal Forms ...	301
Withdrawals from Minor's Accounts ...	312
Withdrawals from Security Accounts ...	323
Addition of Interest	334
Annual closing of the Ledger	334
Dead Accounts	367
Re-opening a Dead Account	378
Annual Return and Adjustment	404
Transfer of Accounts	404
Register of Nominations	421
Index of Depositors' names	423
Miscellaneous	423

SECTION III—ANNEXURES.

Classification of Depositors. Annexure A ...	434
Instructions to Treasury Officers. Annexure B ...	456
Table of Interest. Annexure C	467
Savings Bank Act. Annexure D	486
Forms. Annexure E—	
No. 1. Letter pledging a Security Deposit ...	584
,, 1A. Letter transferring a security from one officer to another	585
,, 2. Index Card	586
,, 3. Challan for Savings Bank Deposits...	587
,, 4. Withdrawal Form	589
,, 5. Receipt for pass book of an account transferred...	590
,, 6. Application for Nomination	601
,, 7. Application for Revocation	612
,, 8. Certificate of admission of claim of successor to a deceased Depositor's Deposit ...	623
,, 9. Journal of Deposits and Withdrawals ...	634
,, 10. Savings Bank Ledger	645
,, 11. Journal of Savings Bank Accounts transferred ...	667
,, 11A. Advice of transfer of an Account	678
,, 12. Journal of Savings Bank Accounts received by transfer	690
,, 13. Annual Statement of Interest	690
,, 14. Register of Nominations	701

MYSORE GOVERNMENT SAVINGS BANK RULES.

—:o:—

SECTION I.

Rules for the Guidance of Depositors.

PREAMBLE.

1. His Highness the Maharaja's Government hereby sanction the introduction of the following rules in respect of Government Savings Banks in supersession of all existing rules on the subject and subject to the provisions of these rules, the Government of His Highness the Maharaja of Mysore guarantees the repayment of every deposit with interest.

2. The Government of His Highness the Maharaja of Mysore reserves the right to alter or add to these rules at any time.

OBJECT OF GOVERNMENT IN ESTABLISHING SAVINGS BANKS.

3. The object of Government in establishing Savings Banks is to provide a ready means for the deposit of savings and so to encourage thrift. Savings Banks are not to be used for the purpose of keeping a current account, and the Treasury Officer and Comptroller are empowered to close accounts or in the case of accounts opened on behalf of minors, to stop the receipt of further deposits, should they have reason to believe that the accounts are being used for a purpose for which the Savings Bank was not intended.

DEFINITIONS.

4. In these Rules—

"Depositor," "Deposit," and "Minor" bear the meaning which they bear in *the Government Savings Bank Act*, 1873, that is to say,

"Depositor" "Deposit" "Minor."

"Depositor" means a person by whom, or on whose behalf money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank: "Deposit" means money so deposited and "Minor" means a person who has not completed the age of eighteen years.

"Account" means the account of a Depositor in a Government Savings Bank.

"Account."

"Balance" means the balance at credit of an account.

"Balance."

"Guardian" includes a father, or if the father be dead, a mother, or if both parents be dead, and no guardian of the minor has been appointed by will or deed or under any enactment for the time being in force in Mysore, any adult relation of the minor with or by whom the minor is residing or being maintained.

"Guardian."

"Treasury" means a District Treasury or a Taluk Treasury of the Mysore Government; and "Treasury Officer" means an officer in charge of a District or a Taluk Treasury.

"Treasury" "Treasury officer."

MANAGEMENT.

5. The business of the Savings Banks will be conducted by the Treasury Officer under the orders of the Comptroller.

HOURS OF BUSINESS.

6. Every Savings Bank must be open for business every day between the hours of noon and 4 P.M., Sundays and holidays excepted.

PERSONS WHO MAY DEPOSIT MONEY.

7. Any person may deposit money in a Government Savings Bank (*a*) on his own behalf, or (*b*) on behalf of any minor relative, or (*c*) on behalf of any minor of whom he is the guardian. Deposits may also be made by the managers of benevolent or other public associations or by public officers, of money deposited with them *ex-officio*, as security for the discharge of any public duty or for the fidelity of any public officer or for the accomplishment of any public object and by contractors who are required by Government or Local authorities to deposit security.

Exception.—A Government official may not open an account on behalf of a minor of whom he is the official guardian.

Explanation.—Minors and women whether married or single, are allowed to deposit money in their own names but subject, in the case of married women, to the limitation laid down in para 8 (3).

LIMITATIONS AS TO OPENING ACCOUNTS AND MAKING DEPOSITS.

8. (1) Any person may open an account in his own name, but may not have more than one such account open.

(2) In addition to the account which a person may open in his own name, he may open any number of separate accounts on behalf of any minors who are related to him or of whom he is the guardian, provided that he shall not open more than one account on behalf of each such minor.

(3) The fact that an account has been opened on behalf of a minor shall not prevent such minor from opening an account in his own name provided he has earnings or savings to invest and is old enough to exercise control over the money; nor shall the fact that a married man has an account in his own

CONVERSION OF JUDICIAL DEPOSITS INTO SAVINGS BANKS DEPOSITS.

13. On the motion of a court, the ~~Comptroller~~ Treasury Officer is empowered to convert a judicial deposit of money belonging to a minor into a Savings Bank Deposit carrying interest at the prescribed rate subject, in all respects, to the rules and limitations applicable to Savings Banks Deposits in general.

NOTE.—The Nazir of a Civil Court appointed by the court as the guardian of a minor's estate cannot in that capacity become a depositor in the Savings Bank. The proper place for his account is "Judicial Deposits."

14. The Comptroller is authorised to accept as Savings Banks Deposits under these rules, investments made by the order of a court on behalf of a company under liquidation.

CORPORATIONS.

15. There is no objection to an account being opened with a Savings Bank in the name of a corporation or committee, provided that it be notified at the time what officer of the corporation or committee may draw upon the account, and by whom such officer is appointed, and that the name of the incumbent of the office, and any subsequent change of incumbent, be regularly notified to the Bank which in its turn should report the change to the Comptroller's office through the medium of a fresh Index card and provided further, that the restriction applicable to single Depositors is observed, *viz.*, that the Bank is not made a convenience for keeping a current account.

PUDUVAT FUNDS.

16. *Puduvat* Funds of temples under the management of Government Officers, where they consist of sums deposited by private individuals for the performance of specified service from the interest thereon,

may be invested in the Government Savings Bank. But savings from Government *Tasdik* allowances or small receipts consisting of "Kanikes," etc., should not be deposited in the Government Savings Banks.

Funds deposited with the object of the *interest* being used for any specific purpose connected with a temple are the only ones that can be classed as Puduvat Funds.

Though money deposited for purposes of repairs of a temple or for providing a car for a temple is *itself* to be spent and cannot be classed as a Puduvat Fund, it may be accepted as a deposit if the devotees desire such investment and stipulate that principal and interest should be withdrawn only for the intended purpose.

Benevolent Institutions.

17. Special Accounts may be allowed to benevolent institutions or to *quasi* public associations, provided that the funds are of a cumulative character, and that it is not intended to employ the Bank for the custody of mere floating deposits. The proviso in Rule 15, regarding the officer who may operate on the account, applies here also.

Security Deposits.

18. Security deposits lodged with Government Officers or officers of local authorities will be received on the following terms. The money will be received directly from the person depositing it, and the account will be opened in his name: he will be required to sign a letter (Form 1) addressed to the Treasury Officer of the Savings Bank, undertaking not to make any claim on the Savings Bank for the principal of the sum deposited, except with the express written sanction of the Government Officer or officer of a local authority to whom the security is pledged, not to object to the payment by the Savings Bank of the whole or part of the principal to such officer

upon his claiming it, and not to make any claim for the interest, from the date on which interest has ceased to accrue owing to the payment of the principal to such officer or from the date on which such officer shall have revoked the authority to him to receive it. The Treasury Officer should distinctly record on the Pass Book as well as in the Savings Bank Ledger Account of the Depositor kept in the treasury, not only the name of the Depositor, but also the purport of the deposit and the date, etc., of his letter of agreement, thus—

Name of Depositor.....

Being a security deposit accepted by.....

.....on account of.....

as per Depositor's letter of agreement dated.....

NOTE.—Local authority means any body corporate, municipal committee, or other persons legally entitled to the control or management of any local or municipal fund or legally entitled to impose any cess, rate, duty or tax upon any persons within any local area.

(*a*) A person undertaking more than one work or contract at the same time may be allowed a separate account in respect of each.

(*b*) A person may open a security deposit account either in his own behalf or on behalf of another person. More than one account, however, may not be opened as security for the same person for the same purpose or in respect of the same work or contract.

(*c*) A security deposit account may be opened in the joint names of the persons undertaking the same work or contract.

(*d*) The officer to whom the security is pledged as above may, with the consent of the person pledging the security, open an account for such security in his own name *e.g.*, "Executive Engineer,.....on account of security of A.B." In this case

the deposit will be received from the officer to whom the security is pledged and the Pass Book will be issued to him.

(e) In the form of declaration (see Rule 25), which every intending Depositor is required to sign, the words "I further declare that I have no account opened by me on my own behalf at any Mysore Savings Bank" should be scored through in the case of a security deposit account.

ACCOUNTS OPPOSED TO OBJECT OF SAVINGS BANKS.

19. The Treasury Officer may, at his own instance or on the orders of the Comptroller, refuse to open any account or close any account or stop the receipt of further deposits in a minor's account, for any sufficient reason; as, for example, because he thinks that the account is likely to be used or is being used contrary to the object for which Government Savings Banks are established, namely, the encouragement of saving. In the former case every such refusal or closure, and the reasons for it, should be reported to the Comptroller.

POWERS TO WITHDRAW MONEY AND LIMITATIONS AS TO WITHDRAWALS.

20. A depositor may withdraw money from his account only once a week. By the term "week" is meant the period from Monday to Saturday, both days inclusive. A Depositor may, therefore, withdraw money from his account on Saturday and again on the following Monday.

21. A minor may only withdraw money deposited by him in his own name. Money deposited on behalf of a minor may only be withdrawn during his minority by his guardian as defined in Rule 4.

22. Women, whether married or single, may withdraw money deposited by them in their own

names; and married women may also withdraw money deposited by them as single women, in their own names, their marriage notwithstanding. The fact that a female minor, on whose behalf money has been deposited, is married, or becomes married after the account has been opened on her own behalf, shall not prevent her from withdrawing the money so deposited on attaining majority.

23. A depositor may not withdraw a smaller sum than four annas, and he may not withdraw any sum which includes a fraction of an anna unless it be to close his account, in which case he may withdraw the whole balance at his credit.

How to open an Account.

24. Any person wishing to open an account should apply to the nearest Mysore Savings Bank. Application need not necessarily be made in person; but the applicant must fill up in a clear hand an Index card (Form 2), showing his name, his father's name if he is an Indian, his occupation, residence and the date of birth of the minor in the case of an account on his behalf, and should sign the Index card as well as the declaration printed on it (see Rule 25). He should also furnish a specimen of his signature on a slip of paper and tender his deposit with a challan in Form 3. If the account is a security deposit, the fact should be stated on the Index card and in the Pass Book.

(2) The numbers given to the Depositors accounts should be consecutive, and a Depositor's No. should never be altered, unless the account is transferred to another Savings Bank nor should the numbers of closed accounts be given to new Depositors.

(3) If a Mahomedan Depositor, on opening his account makes the express request that interest be not added to his deposit, a note to that effect should be made on the Index cards, and the words "no interest" written on the top of his account in the ledger.

25. The intending Depositor must also sign a declaration on the Index card in the form given below that he has read and accepted the Mysore Savings Bank Rules. If he be unable to write, he must attend personally, and, in the presence of a witness, affix his mark or seal to the declaration to be attested by the signature of the witness. If he should apply in person, a copy of these rules will be given to him to read or they will be read and explained to him, should he be unable to read. If he should not apply in person, a copy of these rules with the form of declaration will be sent to him and he must present the declaration duly signed, with the first deposit.

Form of Declaration to be signed by Depositor on making first Deposit.

"I hereby declare that the Mysore Savings Bank Rules have been read {by me / to me} and that I accept them as binding upon me.

"I further declare that I have no account opened by me on my own behalf at any Mysore Savings Bank."

"I have opened this account with a first deposit of Rs. (in words)..... and have received a Pass Book in which this sum is acknowledged."

26. When the Index card is presented, duly filled up with a challan and the amount of the first deposit, or when it has been signed by a Depositor attending in person to make a deposit, the amount of the deposit will be entered in a Pass Book which will be supplied to the Depositor, and the entry will be initialled by the Treasury Officer.

MINOR'S ACCOUNT.

27. If an account is opened on behalf of a minor, the following entry should be made in the Index card in the place for the Depositor's name.

"..... (minor) son (or daughter) of..... .....through relative (or guardian) .....;"

And the following declaration should be signed by the minor's relative or guardian :—

"I hereby declare that the Savings Banks Rules have been read by (or to) me, that I accept them as binding upon me, and that I am aware that during the minority of the minor Depositor, no one other than a guardian as defined in Rule 4 can withdraw the money from this account.

"I declare that the minor was born on..... (date by) Christian era as nearly as can be ascertained.

Note.—If only the year is given and the month and date of birth are not known to the relation or guardian, 1st July of that year will be taken as the date of birth. If the month is known but not the date, 15th of the month will be taken as the date of birth.

"I further declare that I have no account on behalf of the minor named below at any of the Government Savings Banks."

"I have opened this account with a first deposit of Rs. (in words).....and have received a Pass Book in which this sum is acknowledged."

The.....19

"Relative (or guardian) of..... (minor).

The following should be added to the notice printed on the Pass Book.

"Deposits are repayable only to the guardian of the minor during his minority."

Woman's Account.

28. If the person wishing to open an account is a woman, not accustomed to appear in public, her husband or agent may transact business on her behalf; but before an account can be opened on behalf of a woman, her husband or agent must produce a

letter authorising him to do so, signed by her or bearing her thumb mark attested by a witness known to the Treasury Officer to be trustworthy. The letter of authority should be pasted to the page of the ledger maintained in the Treasury on which the account is opened.

In this case the following entry should be made on the Index card in the place for the Depositor's name:—

".....wife (or widow) of.....,.....through her husband (or agent) ....."

And the declaration, which should be altered to read as follows, should be signed by the Depositor's husband (or agent):—

"I hereby declare that the Savings Banks Rules have been read to the (or by the) Depositor and that she accepts them as binding upon her. I further declare that the Depositor has no account in her own name at any other Government Savings Bank.

"I have opened this account on behalf of the Depositor with a first deposit of Rs. (in words)....., and have received a Pass Book in which this sum is acknowledged."

Rules for Writing Names.

29. In filling up the Index card, the following rules must be observed:—

(*a*) In the case of the names of Europeans, or East Indians the surname is to be written first in a large hand, and after it the Christian name or names or prœnomen in a smaller hand, thus—**Wilkins,** James.

(*b*) In Hindu names, the personal name will be written first and the tribal name or personal or family addition, written last as in ordinary usage.

(*c*) In Musalman names, the ordinary prefixes (Sheik, Syed, Maulvi) should be written small, thus Syed **Abbas Ali.**

30. (1) The name of a Depositor, when first written in the Depositor's Pass Book and on the Index

card, may be spelt in any form which is thought best; this spelling must, however, be strictly followed thereafter in all statements of deposits and other returns. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

(2) In the case of Indian Depositors who sign in English, the spelling which they ordinarily use should be followed.

(3) When accounts are opened by persons employed at a distance from their homes, their family as well as their temporary residences should be entered on the Index card.

Pass Book and its Importance.

31. A Pass Book will be supplied to each Depositor. It will show in Kannada or in English, as the Depositor may wish, the number of his account with the name of the Treasury from which it is issued, his own name and address. The Treasury Officer will acknowledge in it every deposit made and will enter in it every withdrawal made by the Depositor. No deposit will be received or payment made from an account without the Depositor's Pass Book being presented by the Depositor either in person or by a messenger and the Government will not be responsible for any deposit the receipt of which is not acknowledged in the Pass Book. Depositors or their messengers should carefully examine their Pass Books before leaving the office, and ascertain that the entries are correct. They should also be careful to keep their Pass Books in their own possession, as Government does not accept responsibility for any loss caused to a Depositor, if, through his negligence, any person shall obtain possession of the book and fraudulently obtain the payment of any sum belonging to the Depositor.

32. When an account is first opened the Pass Book is given without charge; when the old book is

Mode of Withdrawing Money.

34. To withdraw money a Depositor is required to present or send his Pass Book with an application for withdrawal (Form 6) duly filled in and signed; if he does not present himself at the treasury for the payment, the name of his agent or messenger should be entered at foot of the form, and the signature of the agent or messenger should be placed beneath this entry. The application may be written in English or Kannada at the option of the Depositor. If a Depositor is unable to write, he should be required to attend at the treasury personally, if possible, and affix his thumb mark or seal to the application; should he be unable to attend personally he may send his Pass Book with the application bearing his thumb mark or seal, duly attested by a witness of known respectability.

The production of the Pass Book and the signature of the Depositor in the withdrawal application may be dispensed with, only in the case of payments made under orders of a competent civil court.

Note 1.—If a Depositor desires to withdraw the whole of the balance shown to his credit in the Pass Book he will be required to close his account.

The payment must in all cases be made at the treasury. Treasury Officers are forbidden to remit the amounts to Depositors.

35. Should any person other than the father or (if the father is dead), the mother, wish to withdraw money from an account opened on behalf of a minor and claim to do so as the guardian of such minor, he will be required to fill in answers to the following questions and such other questions as may be considered necessary, and will only be allowed to withdraw money by the Treasury Officer when the answers are satisfactory.—

(*a*) What is your relationship to the minor?

(*b*) Is the father or mother of the minor or are

both parents, dead? What near relatives of the minor are alive?

(*c*) Have you been appointed guardian of the minor by a Will or any other deed or under any enactment in force in Mysore? If the reply to this question is in the affirmative, the applicant should produce the document on which he relies to support his claim.

(*d*) Are you an adult relative of the minor, and does he (she) reside with you or is he (she) maintained by you?

37. Every application for withdrawal from a minor's or a female Dipositor's account by her agent, must bear a certificate, in one or other of the forms given below, according to the circumstances of the case, signed by the person making the application.

(i) In case of withdrawal from a male minor's account—"Certified that the amount sought to be withdrawn is required for the use of the minor;"

(ii) In case of withdrawal from a female minor's account by her husband—"Certified that the amount sought to be withdrawn is required for the use of the minor who is my legally married wife;"

(iii) In case of withdrawal from a female minor's account by any other person—"Certified that the amount sought to be withdrawn is required for the use of the minor, who is $\frac{\text{married}}{\text{not married}}$."

(iv) In the case of withdrawal from the accounts of female Depositors by their authorised agents under paragraph 28. "Certified that the Depositor is on this day alive and sane."

38. A security deposit will not be repaid until a letter authorising such repayment is produced from the officer who has accepted the account as security.

INTEREST.

38. Interest will not be allowed upon a smaller balance than two rupees or upon the excess in any balance over the highest multiple of two rupees.

Interest will be allowed for each calendar month upon the minimum balance of the account between the close of the fourth day and the end of the month.

39. Until further notice, interest will be allowed upon deposits at the rate of one pie a month on every two rupees, being at the rate of three and one-eighth per centum per annum. In calculating interest, one anna will be taken as the interest for one month on every twenty-four rupees of the amount entitled to bear interest, and for broken sums below twenty-four rupees, the following table will be used:—

Principal			Interest		Principal			Interest	
Rs.	a.	p.	A.	p.	Rs.	a.	p.	A.	p.
2	0	0	0	1	14	0	0	0	7
4	0	0	0	2	16	0	0	0	8
6	0	0	0	3	18	0	0	0	9
8	0	0	0	4	20	0	0	0	10
10	0	0	0	5	22	0	0	0	11
12	0	0	0	6	24	0	0	1	0

Example.—Required interest for one month on Rs. 134-6-10.

		Rs.	a.	p.		A.	p.
Interest on ...	...	120	0	0	is	5	0
Interest on ...	...	14	6	10	is	0	7
Total	...	134	6	10		5	7

40. Every account will be made up on the 30th June, and the interest then due calculated under these rules, added to the balance, upon which future interest will accrue. The interest due will be entered in each Pass Book the first time that it is produced at the Bank after the receipt of the audited annual statement from the Comptroller which will be duly notified in the *Mysore Gazette* once a year. If an account is closed on any other date, interest due

to the end of the preceding calendar month will be paid to the Depositor.

NOTE 1.—When an order has been issued to close an account, interest ceases to accrue from the first day of the month in which the order is issued (*see* end of Rule 47).

NOTE 2.—Interest on the account of a deceased Depositor ceases to accrue from the first day of the month in which notice is issued to the person or persons ~~recognised by the Comptroller~~ as entitled to receive the balance of the account. No interest will be allowed on money deposited after his death in the account of a deceased Depositor.

41. Should under any circumstances an erroneous payment be made resulting in an overdraft, the interest due on the overpayment from the date of such payment to date of its recovery will be recovered from the Depositor whose account was overdrawn.

42. The interest calculated as above for each month will be added each year to the balance of each account. Depositors should present their Pass Books as soon as possible after the 31st July, in order that the necessary entries may be made in them. If the Pass Book be not presented for this purpose, the entry will be made on the next occasion when a deposit is made or when money is withdrawn.

NOTE.—No balance will be struck in the Pass Book after the 30th June until interest has been added for the past year.

TRANSFER OF ACCOUNTS.

43. A Depositor may have his account transferred, free of charge, from any Mysore Savings Bank to any other Mysore Savings Bank, *provided that the account shall have been in existence for three months previous to the transfer.* If he should wish to transfer his account, he must present his Pass Book personally, or send it to the treasury, and must in either case make a written application for transfer. The Pass Book will be retained by the Treasury and a receipt will be granted for it in form 5 showing the balance at credit of the account on the date of

the transfer and the treasury to which it is transferred. The Depositor should present the receipt as soon as possible at the treasury to which his account has been transferred, with a specimen of his signature, when the latter will give him the Pass Book showing the amount at his credit.

NOTE 1.—Accounts cannot be transferred from one treasury to another between the 16th and 30th June, both days inclusive.

NOTE 2.—Accounts ordered to be closed cannot be transferred ; nor can an account be transferred after the death of the Depositor.

NOTE 3.—When an application for the transfer of an account of a female Depositor is made by her authorised agent, the agent must certify as follows above his signature on the application for transfer—" Certified that the Depositor is on this day alive and sane."

RE-OPENING A CLOSED ACCOUNT.

44. A Depositor who has once closed an account cannot open another account until after the expiration of three months from the date of closure without the permission of the Comptroller ; and a Depositor whose account has been closed by order cannot open a fresh account in any case without the permission of the authority which ordered it to be closed.

DEAD ACCOUNTS.

45. Accounts in respect of which no transactions have taken place for the period specified below will be treated as "Dead" and no subsequent deposit or withdrawal will be allowed in the case of such accounts without the previous orders of the Comptroller :—

When the balance of the account does	and when no sum has been deposited or withdrawn and
not exceed Rs. 10	no interest added for
do „ 100	3 complete account years.
exceeds „ 100	6 do
	12 do

NOTE 1.—By "transaction" in this rule is meant not only a deposit or withdrawal, but also the presentation of the Pass Book for the entry of interest.

NOTE 2.—A dead account does not lapse to Government, but may be re-opened at any time on the application of the Depositor, and the interest that has accumulated will be added to the principal when the account is revived.

CLOSING OF ACCOUNTS.

46. When a Depositor wishes to close his account in the course of the year, interest to the end of the preceding month is to be credited to the account and paid to the Depositor with the principal; otherwise, no payment on account of interest for the *current year* should be made *within* it. When an account is closed the Pass Book must be surrendered to the Treasury.

NOTE.—The rule which prevents a Depositor from withdrawing money from his account more than once a week does not apply to the closing of an account, that is to say, an account may be closed within the week in which a withdrawal has been made.

47. When the Treasury Officer or Comptroller thinks it proper to close any account, see Rule 19, the Treasury Officer shall give notice in writing to the Depositor of such closure requiring him to present his Pass Book and receive payment of the balance at his credit as soon as convenient. After the date of such notice no deposit will be accepted on the account, and no interest will be allowed upon the balance after the end of the calendar month preceding such date.

48. An account opened on behalf of a minor must, if still open, be transferred to his name by obtaining a fresh Index card signed by him and a specimen of his signature immediately after he attains the age of 18 years; it should not thereafter be allowed to be operated on by the person who had opened the account on the minor's behalf.

49. If after an account has been closed and the Pass Book surrendered, a petty error in calculation of interest is discovered, the correction of which leaves a small balance in the account, the Treasury Officer should inform the Depositor at once and pay the amount to him on his presenting a proper receipt for

it within six months from the date of such notice. If it is not claimed within that period, it will be treated as a Dead Account (see para 45).

Rules regarding Nomination to Savings Banks Accounts.

50. The following rules under Regulation II of 1911, regulate nominations to Savings Banks accounts.

(1) A depositor (not being under legal disability to act) desiring to make a nomination shall do so in writing before the Treasury Officer in Form 6 and the latter shall certify that he has satisfied himself about the identity of the Depositor and that the form has been signed in his presence. Three copies of the form shall be signed by the Depositor and the Treasury Officer. One copy will be given to the Depositor, the second copy kept in the treasury and the third sent to the Comptroller direct by the treasury with his next Savings Bank accounts.

(2) Nomination shall be allowable of more than one person jointly, or of such persons severally for different shares, provided, in the latter case, that the share of each nominee is definitely described in the application made to the Treasury Officer.

(3) The nomination will be in force until revoked by the Depositor. If the nominee dies before the Depositor, the Depositor should at once revoke the nomination, otherwise the burden of proving the death of the nominee to the Treasury Officer will fall on the heirs or legal representatives of the Depositor who claim the money after the death.

(4) The Depositor may, at any time, revoke the nomination. Form 7 should be adopted for the purpose and it should be signed before the Treasury Officer who should certify as in clause 1. Three copies shall be signed and disposed of as in the case of the nomination form. The revocation takes effect as soon as the declaration is made before the Treasury Officer.

(5.) If the nominee or one of a number of joint nominees dies during the life time of the Depositor the nomination will become void. The death of a nominee with independent shares under clause 2, shall render only his nomination void. The interest in the account for which a nomination has become void shall accrue to the Depositor and his heirs.

(6.) A nomination may also be set aside by a Will but Treasury Officers will only recognise Wills proved before a Court of Law.

(7.) If a Depositor dies, the nominee shall apply for payment to the Treasury Officer enclosing the Depositor's copy of the nomination certificate. If three months elapse and no intimation regarding a Will (if any) setting aside the nomination is received by him, the Treasury Officer will pay the money to the nominee.

Decease, Marriage, Minority and Lunacy of Depositors.

51. The disposal of the balance in the accounts of deceased persons, married women, minors and lunatics are provided for by Act V of 1873 and the rules contained in paragraphs 21 and 28 above.

52. When repayment is made of a deposit belonging to the estate of a Depositor, deceased, the withdrawal voucher must be supported by a certificate (Form 8) from the District Treasury Officer, setting forth that Probate of the deceased Will or Letters of Administration to his or her estate, or a certificate granted under Act XXVII of 1860 in favour of the actual payee, has not been produced before him.

NOTE.—A form is prescribed for certificate required under Section 8 of Act V of 1873 (Savings Banks Act) for proceedings regarding deceased Depositor's estates.

53. When a female Depositor changes her name on marriage, the name must be altered in the ledger under the initials of the Treasury Officer, a fresh

specimen signature should be obtained and attached to the ledger account and a fresh Index card, signed with the new name, must be sent to the Comptroller's Office for record, a note being made (signed by the Treasury Officer) of the reason for so doing.

SECTION II.

Procedure in Treasuries.

ACCOUNTS.

54. The accounts to be kept in treasuries are (besides the Pass Book which remains in possession of the Depositor)—

(1) The *Journal* containing all receipts and all payments in order of their occurrence.

(3) The *Ledger*, in which the receipts and payments are entered in a separate account for each Depositor.

55. All Savings Bank transactions whether originating in a District or a Taluk Treasury should be accounted for by the District or Taluk Treasury concerned, in weekly journals, in Form 9, which are required to be submitted to the Comptroller with other documents appertaining to them, on the following dates:—

First week—	
Comprising transactions from 1st to 7th	... 8th of the month.
Second week—	
Comprising transactions from 8th to 15th	...16th „
Third week—	
Comprising transactions from 16th to 23rd	...24th „
Fourth week—	
Comprising transactions from 24th to the end of the month	... 1st of the next month.

56. It is very important that Savings Bank returns should be despatched on the prescribed dates and their punctual submission will be strictly enforced. If there are no entries to be made in a return, a blank form, with the word "nil" written on it and signed by the Treasury Officer, should be submitted. On the prescribed date the copy of the journal prepared up to the previous day should be signed by the Treasury Officer below the last entry and submitted to the

Comptroller with the Index cards, challans for receipts, warrants of payments, journals of transfer, and other documents relating to the entries.

SAVINGS BANK VOUCHER LIST.

57. The Savings Bank documents and vouchers for despatch to the Comptroller should be entered in a Savings Bank voucher list, whether they relate to entries in the journal with which they are submitted, or to journals previously despatched, or to references received from the Comptroller. These lists should be numbered in a consecutive annual series, signed by the Treasury Officer, and despatched with the documents and vouchers attached, under the same cover as the Savings Bank Journal. If there are no documents for despatch, a blank list, with the word "nil" written in it and signed by the Treasury Officer should be submitted. Copies of Savings Bank voucher lists should be kept on record in the treasury by means of carbon paper.

NOTE.—Should intimation be received from the Audit Officer of the non-receipt of a voucher or document entered in a Savings Bank voucher list, the Treasury Officer must give his personal attention to the matter and take immediate steps to trace and forward the missing voucher or document.

RECEIPT OF DEPOSITS INTO EXISTING ACCOUNTS AND JOURNALS.

58. When an amount is tendered for deposit into a Savings Bank account with a challan and Depositor's Pass Book, it should be seen that the amount of deposit is not less than four annas and that it does not include a fraction of an anna. The challan will be signed by the treasurer in token of having received the money and the Pass Book and the challan will then be made over to the Savings Bank clerk who will then enter the amount in the journal of deposits, in the Depositor's Pass Book and in the ledger and all

the three will be placed before the Treasury Officer who after satisfying himself that the entries in all the three have been correctly made, and that the balance shown in the challan is correct, will initial the closing balances shown in all the three and return the Pass Book to the Depositor.

NOTE.—Cheques drawn on a treasury by Government Officers in their official capacity or by District, Local, or Municipal Boards should be accepted in payment of Savings Bank deposits and the amounts credited to their accounts on receipt of the cheques.

WITHDRAWALS AND JOURNALS.

59. Similarly when a Depositor wants to withdraw money from his Savings Bank account, he will present his Pass Book with a withdrawal form duly filled in and signed. The Savings Bank clerk will enter the transaction in the Pass Book, ledger and in the journal and will fill up the warrant portion of the withdrawal form and will place all the three before the Treasury Officer who after comparing the entries in all the three will sign the pay order on the withdrawal form. The treasurer will make the payment on the authority of the withdrawal form and the Pass Book will be returned to the Depositor.

60. Duplicates of the journal will be made on carbon paper and will be retained in the treasury, while the original sent to the Audit Office. The journals will be totalled from day to day and from page to page and a total struck at the end of every period when it has to be sent to the Audit Office. The progressive totals from the commencement of the month shown in the previous journals should also be brought forward and the progressive totals from the commencement of the month should be shown in every journal sent to the Audit Office. The daily total of the transactions as shown in the journal should also be carried to the cash book.

61. When an account is closed and interest is to be paid to the Depositor to the end of the preceding

month, the whole amount repaid is to be entered in the column "amount repaid," the interest being shown as a receipt.

Ledger.

62. The ledger (Form 10) which will be supplied in bound volumes must be posted as mentioned above simultaneously with the journal, but no copy of it need be sent to the Audit Office.

New Accounts.

63. In opening new accounts Treasury Officers should see that they are admissible under the rules applicable to them and should send to the Audit Office, with the journal, the Index cards relating to them, properly filled up and should attach the specimen signatures obtained on separate slips to the ledger accounts of the Depositors.

64. There is a special form of Index card for accounts opened on behalf of a woman by her husband or agent and there is also a special form for accounts opened on behalf of minors. Thus there are altogether three different forms of Index cards in use and Treasury Officers should see that the proper form is used in the case of the different accounts opened.

65. In the case of an account opened for a judicial deposit in accordance with a special order passed by a Court of Law, the Court's order should be forwarded to the Audit Office entered in the Savings Bank voucher list.

Accounts of Minors.

66. Accounts opened by, or on behalf of minors are of two kinds: (1) those opened on behalf of a minor by his guardian, or by a relative, and from which money can be withdrawn only by the minor's guardian for the minor's use, and (2) those opened by a minor in his own name, from which the minor alone has power to draw money. The former accounts are for

money which may either be the minor's property, or belong to his guardian or relative, who invests it for his benefit. The latter accounts are intended for *bona fide* deposits by persons who, though still minors, have earnings or savings to invest, and who are old enough to exercise control over the money.

No minor, however, has the right to open an account in his own name, unless and until he is of an age to understand the nature of the transaction. Any minor who is unable to write should be required to attend personally at the Treasury Office and the Treasury Officer should satisfy himself that the minor is competent to make the required declaration.

NOTE 1.—A person wishing to open an account on behalf of a minor should be warned beforehand that the minor's guardian alone can withdraw money from such account during the minority of the minor.

NOTE 2.—When the guardian of a minor is changed, the fact should be communicated by the Treasury Officer to the Comptroller with the application for the first withdrawal by the new guardian. The name of the new guardian should be substituted for that of the old in the Depositor's ledger, with a note of the Treasury Officer's communication to the Comptroller.

NOTE 3.—When a minor has been given in adoption, the adoptive father is the legal guardian of the minor, and payment can be made only on his signature, the paternal parent having in such a case no right to deal with the account.

NOTE 4.—If the legal guardian of a minor is a female, and the account has been opened by the latter through an agent, payment should be made on the signature of the agent, if all other conditions have been complied with. If the guardian changes her agent or desires to operate upon the account herself, a fresh Index card should be obtained and submitted to the Audit Office to be substituted for the old card, after necessary alteration in the ledger.

NOTE 5.—In the case of a child of a person who has more than one wife and does not live with them, the application and warrant may be signed by the mother.

67. When interest is claimed on an account opened on behalf of a minor, after the Depositor has attained majority, the interest should be allowed up to the date when the Depositor attains the age of 18 years.

68. It should be borne in mind, with reference to the Rules for the guidance of Depositors in Savings Banks, that the father, mother or any other relative, ceases to be the guardian of a female minor after her marriage, when her husband becomes her natural and sole guardian. Accordingly during the minority of a married female minor, her husband alone is entitled to withdraw money from Savings Bank accounts opened on her behalf.

NOTE.—When the husband of a female minor is himself a minor, then, if the husband is a member of an undivided family, his father as the managing member of the family would be the guardian of the property of his son's minor wife. If the husband be living separate from his father, he (the husband) alone would be entitled to the guardianship of the property of his minor wife; but for the purpose of management, it would be necessary to have a guardian appointed by the Court. The minor husband's own guardian cannot be treated as guardian of his minor wife, unless appointed to that office by the Court.

SECURITY ACCOUNTS.

69. In the case of security accounts, the number of the account should be noted on the letter pledging the security, and the letter should be forwarded to the Audit Office, attached to the Savings Bank Journal.

70. If, in the case of a security deposit account opened by a firm of contractors, the person who is authorised to operate on the account on behalf of the firm is changed, the change should be notified to the Audit Office by means of a fresh Index card, the declaration at the bottom being duly signed by the new incumbent and a fresh specimen signature should be

obtained and attached to the ledger account. No such change should, however, be recognised unless the person who claims to be entitled to operate on the account produces a written authority from the person by whom the account was originally opened. In the latter case, the written authority should be sent to the Audit Office with the fresh Index card. No letter pledging the security afresh will be necessary in such cases.

71. When the transfer of a security deposit account to another Treasury ~~Office~~ is desired, the Depositor must produce a letter sanctioning the transfer from the person to whom the security stands pledged. The letter should be filed in the office from which the account is to be transferred, pasted to the page of the ledger on which the account was kept. If the security was originally pledged to a particular officer and the transfer of the account involves the transfer of the security to another officer the Depositor must, in addition to producing a letter permitting the transfer address a fresh letter to the Treasury Officer of the treasury to which the account is to be transferred, substituting in it the name and designation of the person to whom the security is to be newly pledged. The letter pledging the security afresh should be sent with the advice of transfer to the office to which the account is transferred and submitted by that office to the Audit Office with the Savings Bank Journal in which the account is shown as opened.

72. In cases where the person to whom the security is pledged is allowed to open an account for the security in his own name, he should be treated as the actual Depositor. The usual letter pledging the security is not required in such a case. But the name and occupation of the person pledging the security should be recorded on the opening page of the pass book and on the Index card.

73. A security deposit account thus opened by the pledgee himself may be transferred at his request

from one Savings Bank to another and opened at the latter in the name of another pledgee belonging to the same department of Government. In such a case the original pledgee should mention, in the application for transfer the officer in whose name the account is to be opened on transfer and should also state that he relinquishes all claim to the security. The new pledgee should be required to furnish a new index card containing the declaration that he has read the rules and accepted them as binding upon him, and the Index card should be forwarded to the Audit Office.

Examination of Withdrawal Forms.

74. The Treasury Officer should give his attention to the following points before signing the order of payment on the application for withdrawal:—

(1) that the balance (which is the amount that is at credit of the account after the withdrawal) and the number of account have been correctly entered;

(2) that the signature of the Depositor is on the form;

(3) that, if the name of an agent or messenger is entered on the form, his signature is below it;

Note.—There is no need to insist on the entry in the application of the messenger's name by the Depositor himself.

The ~~agent~~ of a minor or a female Depositor withdrawing money from account must sign on the application for withdrawal a certificate in proper form as given in para 37.

(4) that the amount sought to be withdrawn does not include a sum which is less than four annas or a fraction of an anna; but this restriction does not apply to payments in final closure of accounts;

(5) that a second withdrawal is not allowed from an account during the same week, except on its closure.

NOTE.—All entries in the body of the application for withdrawal including the Depositor's signature, should be carefully checked.

A person holding a general power-of-attorney from a Depositor can withdraw money from the Depositor's account, signing the applications for withdrawal. The first time that a withdrawal is made from an account by such a person, his name should be noted at the head of the account in the ledger; a copy of the power-of-attorney should be forwarded to the Audit Office with the warrant of payment and a specimen of his signature should be taken on one of the printed slips prescribed for the purpose and attached to the ledger account.

When a payment is made under an attachment order from a Civil or Criminal Court the order of payment, in original, should be submitted to the Audit Office with the warrant of payment which is signed by the Court, in acknowledgment of payment.

If a Depositor, after opening an account becomes insane. or otherwise incapable of managing his affairs, the ~~Comptroller has~~ the power to authorise payment from the account to his guardian or to a committee or manager duly appointed to administer the Depositor's estate.

WITHDRAWALS FROM MINOR'S ACCOUNTS.

75. In allowing withdrawals from accounts opened on behalf of minors, the Treasury Officer should see:—

(1) that the application for withdrawal from an account opened on behalf of a male or an unmarried female minor has been signed by the father, or, if the father is dead, by the mother of the minor;

(2) if both the father and the mother of the minor are dead, that the application has been signed by a person, who can be recognised as the minor's guardian;

(3) that the application in the case of an account opened on behalf of a married female minor has been signed by the husband of the minor;

(4) that the certificate, "certified that the amount sought to be withdrawn is required for the use of the minor," and in the

case of withdrawals from accounts opened on behalf of female minors, that the additional words "who is not married" or "who is my legally married wife" as the case may be, is given on the application under the signature of the guardian withdrawing the money and that his relationship with the minor is stated below his signature.

The Treasury Officer should sign the pay order after satisfying himself on these points.

NOTE.—When a minor attains majority, the account should be closed by him and not by his guardian. The Treasury Officer should, before signing the warrant of payment, have him identified by a respectable witness (other than a Treasury official) who is personally acquainted with the ex-minor and is known to the Treasury, and cause the witness to sign the application for withdrawal in attestation of the ex-minor's signature. If the ex-minor resides at another station, the Treasury Officer of that station should have him similarly identified in his presence and certify to that effect on the application for withdrawal. If a minor, after completing the age of 18 years still remains a minor, by order of a Court of ~~Justice or a Court of Wards~~, until he shall have completed the age of 21 years, his guardian should, on his attaining majority under the Savings Bank Rules, *i.e.*, on his completing 18 years of age, be required to close the account.

WITHDRAWALS FROM SECURITY ACCOUNTS.

76. A person who has a security deposit account can withdraw the principal only on production of a written sanction from the officer to whom the security is pledged. If the Depositor produces an order from the pledgee authorising him to withdraw the deposit or part of it, or stating that he (the pledgee) does not claim the deposit or the portion sought to be withdrawn, the amount should be paid to the Depositor at once. The written sanction of the pledgee should be forwarded to the Audit Office attached to the Savings Bank journal in which the withdrawal is shown. If the whole of the principal

is to be withdrawn, the account must be closed in the usual manner.

If the principal of a security deposit, or any portion of it, is claimed by the officer to whom it is pledged, it should be paid to him in the usual way, his receipt on the warrant of payment being accepted. ~~If the Depositor in whose possession the Pass Book is, refuses to deliver it up, or cannot be found, payment may be made to the pledgee in the absence of the Pass Book.~~

If only a portion of a security deposit is to be paid to the pledgee, the latter should be asked to state in writing whether he retains any claim to the balance; if the pledgee does not claim the balance, the Depositor should be required to withdraw the money and close the account.

If a Depositor should die leaving a security deposit in the Savings Bank, the pledgee should be asked to state in writing whether he has any claim to make against the deposit, and his statement should be forwarded to the Comptroller. The amount claimed by the pledgee may be paid to him and if after the pledgee's claim has been satisfied, a balance still remains in the account, or when the pledgee states that he has no claim to make, the amount in deposit may be paid to the heirs of the deceased Depositor.

In the case of an account opened by the pledgee in his own name, if the person on whose account the security has been deposited should die, then the entire balance with interest should be paid to the pledgee, who is also the actual Depositor, on his requisition, in the usual way.

In the case of an account opened on behalf of another person, if the person opening the account should die, a note should be made to this effect in the ledger, the account remaining open until the pledgee shall declare whether or not he has any claim to make against the deposit. If after his claim has been satisfied, a balance still remains in

the account, or when the pledgee states that he has no claim to make, the amount in deposit may be paid to the nominee or the heirs of the person opening the account as the case may be.

77. In allowing withdrawals from security accounts, the Treasury Officer should see to the following points :—

(1) that a letter (in original) from the officer to whom the deposit was pledged releasing the account, is attached to the application for withdrawal; or if the amount is sought to be withdrawn by the officer to whom the account is pledged, that the application is signed by him;

(2) that interest is allowed on the account up to the month preceding the one in which the order for refund of the security was issued by the pledgee; but, in the case of security accounts opened by Government officers on behalf of subordinates, etc., the date on the application for withdrawal will be considered as the date of cancellation of the security, and interest will be allowed up to the end of the preceding month.

Exception.—As an exception to the above rule in the case of a security deposit account which has been closed on the death of the depositor, interest must be allowed for the further period occupied in ascertaining who is entitled to receive payment of the money as heir to the deceased Depositor. In such a case therefore, interest should be allowed up to the end of the month preceding the date of admission to the claim. In such a case the Treasury Officer will issue a notice to the claimant that his claim is admitted.

78. When the amount in deposit in a security account, or a portion of it, is ordered to be paid by a Court of Law, the usual application for withdrawal with the signature of the Court upon it should be submitted to the Audit Office.

Addition of Interest.

79. At the end of every month the Savings Bank clerk must go through the ledger and fill up the "Principal or Lowest Balance" and "Interest" columns of every current account. (See next paragraph). In the column headed "Principal or Lowest Balance" should be entered against each month in which there is a transaction the minimum balance of the account between the close of the fourth day and the end of the month.

1. If any difficulty is experienced as to the manner of filling up this column, an account should be be sent on a spare ledger form to the Comptroller's office for instructions; care must be taken that the clerk thoroughly understands this point, as the accuracy of the interest calculation is dependent on the correctness of the amount in the "Principal or Lowest Balance" column.

2. On these spare ledger forms (printed on common paper) copies of any particular accounts may be sent to the Comptroller's office for verification, if there be any difficulty in tracing discrepancies.

80. Interest, which is $3\frac{1}{8}$ per cent per annum though added annually to principal, will be calculated monthly, and entered in the 'Interest' column. The rule for calculation is given in paragraphs 38 and 39 of these rules and an extended Interest Table will be found in Annexure C.

Annual Closing of the Ledger.

81. At the end of the year, each current account will be closed, by making a total of the deposits without the opening balance, entering thereunder the opening balance and interest for the year. Then the deposits, opening balance, and interest should be added together, and from the total the repayments should be deducted. The remainder will be the closing balance and it will agree with the last figure in the ledger

column "Balance after each transaction," plus the total of the interest for the year.

1. Very active measures must be taken towards the close of the year to complete the interest calculations. As no interest is allowed on deposits made after the close of the fourth day of June, the principal and interest for June (subject only to correction in respect of repayments in June) can, immediately after the close of the fourth day in June, be entered in pencil and the interest totalled in pencil. In posting repayments in June, any of these calculations would, if necessary, be altered.

2. If this be done it is not probable that there will be any difficulty in closing the accounts of all Depositors by the 15th of July; if possible, this should always be done, and the interest for the past year written in the Depositor's Pass Book and added to his balance on the first occasion of his presenting his Pass Book after the annual statement has been passed and returned by the Comptroller's office.

Dead Accounts.

82. At the end of every year, after the completion of the interest calculations, and along with the writing up of the closing balances in the Ledger accounts (see para 81), the balance of such accounts as are to be treated as "dead" at the end of the year, under Rule 45, should also be written up in the Ledger, but under the line showing the repayments of June, as "Transferred to the Comptroller's office as a Dead account" and each such balance will be entered in column 3 of the Annual Statement of Savings Banks Deposits (Form 13) a note being made in the last column that the amount has been transferred to Dead account. The closing balances in these accounts will therefore be nil, and the account will cease to be carried forward in the new year. The total amount at credit of all such Dead accounts will be entered as a repayment under June 30th, in

the journal of repayments, below the total of cash transactions under the heading Accounts transferred to Comptroller's office as per column 3 of the Annual Statement of Savings Banks Deposits. No entry of this is required in the Treasury General List of Payments, as no transaction passes through the treasury.

The interest must be calculated under the usual rules up to the end of June, as the transfer to Comptroller's office is not a "repayment in June" such as to prevent credit of interest for that month.

83. In the Comptroller's office these accounts will be brought on the Dead Account Ledger in the following form:—

Serial No.	Original No. of account / Number	Name of Depositor	Date of transfer to dead account	Amount of dead balance	Repaid in ~~Repaid in~~	Renewed in ~~Balance on June 30th~~	Repaid in ~~Repaid in~~	Renewed in ~~Balance on June 30th~~	And so on for as many years as convenient

The interest due on these balances will not be calculated or added, so long as the account is on this ledger.

Reopening a Dead Account.

84. If after an account is thus transferred, the Depositor makes another deposit, or claims repayment producing the original Pass Book; or his legal representative makes a claim to repayment which but for the transfer of the account, the Treasury Officer would

admit, the Treasury Officer will apply to the Comptroller's office for revival of the account whereupon an order will issue to the Treasury Officer from the Comptroller's office:—

No.....

(Government Savings Bank)
OFFICE OF THE COMPTROLLER,
MYSORE GOVERNMENT,
Bangalore, dated.....

To
The Deputy Commissioner, Treasury Department,
.....District.

His No....., dated..... applying for sanction to revive the marginally noted Savings Bank Dead Account.

As requested in the above, has the honor to authorise the revival of the account in question, and to inform that the amount of the deposit and its interest up to end of the preceding year as noted in the margin should be shown in his next list of Savings Bank accounts transferred.

.....
Comptroller.

Register No. of Dead Account—
Original No. of Account—
Depositor's name—
Date of transfer to Dead Account
Amount of balance transferred to Dead Account
Interest on amount from
to
Total
Rs. a. p.
of
Treasury
Taluk or District

N.B.—This amount is not to be included in the total of the monthly list of deposits but entered, for the information of Comptroller's office, in the next list of Savings Banks accounts received on transfer (see para 85).

85. With the amount thus advised as due on July first the account will be opened anew in the Depositor's name and under the old number. The entry in the list of transfers will bear the actual date of the credit, but the account in the ledger will show the amount in a line below the "Balance brought forward" and above the receipts of July as "Received from dead account on (*date*)," in order that the interest calculations for the current year may be made in the same way, as if the amount had been an opening balance.

After the account is thus opened in the ledger, the whole or any part of the amount may be repaid or the account closed under the usual rules.

Annual Return and Adjustment.

86. As soon as practicable after the close of each year, a statement (Form 13) prepared from the ledger must be sent to the Comptroller's Office showing the closing balance and the amount of interest due for the year on each Depositor's account.

The transfers of dead accounts to the Comptroller's office (para 82), should be indicated by a D written in red ink in the remarks column.

87. This return will, after examination and approval in the Comptroller's Office, be returned to the Treasury Officer with an order allowing the interest claimed.

88. No charge on account of interest is to be made in the treasury accounts, which will show only the amounts received from, or paid to, the Bank. The necessary adjustment will be made in the books of the Comptroller.

Transfer of Accounts.

89. When application for the transfer of a Savings Bank account from one treasury to another is received with the Pass Book, the Treasury Officer will close the account in the Pass Book and the ledger by

showing the closing balance of the account as withdrawn, the treasury to which it is transferred being noted in the ledger after the last entry. He will also make the following entry in the Pass Book immediatly after the closing entry; "Transferred to the Savings Bank at....." and will then give the Depositor a receipt for his Pass Book in Form 5 showing its number and the balance at its credit. He will on the same day forward the Pass Book by registered post to the Bank to which the transfer is made together with an advice in Form No. 11A. He will at the same time make a transfer adjustment in his accounts debiting the amount to the head "Savings Bank Transfers" by per-contra credit to the head "Savings Bank Suspense Account." He will also enter the amount in a journal in Form No. 11 showing the date of transfer, the Depositor's name, the number of the account, the balance at credit and the Savings Bank to which it is trasferred. The journal will be totalled at the end of the weekly period when the accounts are to be sent to the Audit Office and the progressive total from the beginning of the month to the commencement of the period will be brought forward from the previous memo and the progressive total to the end of the period made. This journal, a duplicate copy of which made by carbon paper, will be retained in the treasury, will be sent to the Audit Office with the Savings Bank accounts. The balance transferred should not be shown in the journal, nor should it be debited to Savings Bank deposits. No interest also should be allowed on the account at the time of the transfer for any part of the year during which the transfer is made. The transactions of the account should not also be included in the annual return submitted to the Audit Office. But, the total receipts and withdrawals of each of the accounts transferred should be shown in a separate statement to be submitted to the Audit Office.

90. At the treasury whereto the account is trans-

ferred, on receipt of the Pass Book, the Treasury Officer will treat it as a new account and will give the account a new number both in the ledger and the Pass Book, the former number being struck out and the name of his own treasury entered in it. Both the Pass Book and the ledger will open with the balance with which it closed in the transferring bank and the interest due up to the end of the previous month will be entered from the advice received from the transfering treasury. The interest due for the current month will be calculated from the entries relating to that month in the Pass Book. He will at the same time make a transfer adjustment in his treasury accounts crediting the head "Savings Bank transfers by per-contra debit to the head "Savings Bank Suspense account." He will not show the transaction in his Savings Bank Journal but will enter it in a separate journal in Form 12 showing the date on which the account is brought on his ledger and accounts, the old and new numbers of the account, the Depositor's name, the treasury from which it has been transferred and the balance at credit of the account brought on his ledger. At the end of the period when the Savings Bank accounts are to be sent to the Audit Office, he will make a total of the transfers shown in the journal and will bring forward the progressive total from the beginning of the month from the previous return and will make the progressive total to the end of the period to which it relates. He will send this journal with the Savings Bank account to the Audit Office retaining a copy of it prepared by carbon paper. When the Depositor produces the receipt obtained by him from the transferring Bank, he will make over the Pass Book to him after having made the necessary entries in it as described already. He will send the receipt presented by the Depositor, to the Audit Office with his periodical accounts.

Register of Nominations.

91. A Register of nominations should be kept in the treasury and the Comptroller's office in form 14 and notes regarding nomination will also be made in the ledger in both offices. All revocations should be noted in the ledgers and in the registers of nominations.

Index of Depositors' Names.

92. District Treasuries will, for convenience of reference, keep an alphabetical index of all depositors' names borne on the general ledger of the district. A similar index will be kept in every taluk of the names of the Depositors borne on its books if they are numerous.

Miscellaneous.

93. In the Savings Bank forms and accounts only receipts and repayments on account of deposits should be entered: other items such as sale proceeds of Pass Books to Depositors who require new books, should be noted separately at foot of the journal of receipts, below the total. Such items should also be separately paid into the treasury for credit to Government (miscellaneous receipts) and should not be mixed up with the Savings Banks accounts.

94. Recoveries of overpayments must be passed through the journal and ledger.

95. Manuscript forms should never be used for the purpose for which printed forms are prescribed.

SECTION III.

Annexures.

ANNEXURE A.

CLASSIFICATION OF DEPOSITORS.

The classfication of Depositors for statistical purposes will be made in the Comptroller's Office from the information furnished under column 'occupation' as stated on the Index cards and in the annual statements. The following is a sketch of the arrangement that will be observed.

All persons in the service of Government should be distinguished by the word "Government" following the description of their occupation.

CLASS I—Professional.

(*a*) Having fixed incomes.
- Clerks and superior Government servants.
- Clerks in private employ.
- Ministers of religion.
- Persons engaged in education.

(*b*) Having variable incomes.
- Legal
- Medical.
- Engineering, etc.

CLASS II—Domestic.

Including persons in unskilled employment on fixed wages.
- Household servants.
- Policemen.
- Railway employees, not falling under class I or V.
- Menial servants, other than household servants.
- Soldiers.

CLASS III—Commercial.

All persons engaged in commerce or trade not receiving fixed salary or wages.

CLASS IV—Agricultural.

Cultivators and others (not having fixed incomes) deriving support directly from agriculture.

CLASS V—Industrial.

Artisans and Handicraftsmen of all classes.	Washermen.
Cartmen.	Barbers.
Boatmen.	Nurses.
Fishermen.	Labourers, etc.

CLASS VI—Indefinite or Non-productive (others).

Persons living on rent of land, House, shops, etc.	Minors.
Other persons of independent means.	Married women.
Pensioners.	Unmarried women.
	Widows.

ANNEXURE B.

MEMORANDUM OF INSTRUCTIONS TO TREASURY OFFICERS.

What a Treasury Officer should do.

1. Keep a careful watch over the ledger and see that it agrees with the Pass Books.
2. See that all blanks in Savings Banks forms are filled up.

What a Treasury Officer should not do.

3. Allow a single day's delay in the despatch of the weekly accounts.
4. Despatch an account with unattested corrections, or paper pasted on to lengthen the form.
5. Receive less than four annas or fractions of an anna in deposit.
6. Pay interest for current year, except on closed accounts.
7. Allow sale proceeds of Pass Books to enter the Savings Bank accounts, or the annual credit of interest to enter the treasury account.

Points to be impressed on the treasury clerk in charge of Savings Banks Accounts.

8. He must fully understand the rules for calculating and adding interest.
9. Never make erasures; alterations may be made in red ink and attested.
10. See that the Index cards are filled up properly, and the occupation is entered clearly with reference to the list given in Annexure A.
11. ~~Receipts~~ should be ~~given~~ and money paid with expedition. Depositors should never be kept waiting
12. Treasury officials are not allowed to disclose the name of any Depositor or the amount deposited or withdrawn by him except to the Comptroller or others of the Department engaged in carrying out the Savings Banks work.

ANNEXURE C.—

Mysore Government Savings Bank

	Rupees						
A. P.	0	1	2	3	4	5	6
0 0	0	384	768	1,152	1,536	1,920	2,304
0 6	12	396	780	1,164	1,548	1,932	2,316
1 0	24	408	792	1,176	1,560	1,944	2,328
1 6	36	420	804	1,188	1,572	1,956	2,340
2 0	48	432	816	1,200	1,584	1,968	2,352
2 6	60	444	828	1,212	1,596	1,980	2,364
3 0	72	456	840	1,224	1,608	1,992	2,376
3 6	84	468	852	1,236	1,620	2,004	2,388
4 0	96	480	864	1,248	1,632	2,016	2,400
4 6	108	492	876	1,260	1,644	2,028	2,412
5 0	120	504	888	1,272	1,656	2,040	2,424
5 6	132	516	900	1,284	1,668	2,052	2,436
6 0	144	528	912	1,296	1,680	2,064	2,448
6 6	156	540	924	1,308	1,692	2,076	2,460
7 0	168	552	936	1,320	1,704	2,088	2,472
7 6	180	564	948	1,332	1,716	2,100	2,484
8 0	192	576	960	1,344	1,728	2,112	2,496
8 6	204	588	972	1,356	1,740	2,124	2,508
9 0	216	600	984	1,368	1,752	2,136	2,520
9 6	228	612	996	1,380	1,764	2,148	2,532
10 0	240	624	1,008	1,392	1,776	2,160	2,544
10 6	252	636	1,020	1,404	1,788	2,172	2,556
11 0	264	648	1,032	1,416	1,800	2,184	2,568
11 6	276	660	1,044	1,428	1,812	2,196	2,580
12 0	288	672	1,056	1,440	1,824	2,208	2,592
12 6	300	684	1,068	1,452	1,836	2,220	2,604
13 0	312	696	1,080	1,464	1,848	2,232	2,616
13 6	324	708	1,092	1,476	1,860	2,244	2,628
14 0	336	720	1,104	1,488	1,872	2,256	2,640
14 6	348	732	1,116	1,500	1,884	2,268	2,652
15 0	360	744	1,128	1,512	1,896	2,280	2,664
15 6	372	756	1,140	1,524	1,908	2,292	2,676
A. P.	0	1	2	3	4	5	6
	Rupees						

N.B.—The interest on every sum of twelve rupees is given in the table above, the pies at the sides. For excesses of principal over even twelves of rupees

MONTHLY INTEREST CALCULATOR.

Deposits at $3\frac{1}{8}$ per cent per annum.

RUPEES							
7	8	9	10	11	12	13	A. P.
2,688	3,072	3,456	3,840	4,224	4,608	4,992	0 0
2,700	3,084	3,468	3,852	4,236	4,620	5,004	0 6
2,712	3,096	3,480	3,864	4,248	4,632	5,016	1 0
2,724	3,108	3,492	3,876	4,260	4,644	5,028	1 6
2,736	3,120	3,504	3,888	4,272	4,656	5,040	2 0
2,748	3,132	3,516	3,900	4,284	4,668	5,052	2 6
2,760	3,144	3,528	3,912	4,296	4,680	5,064	3 0
2,772	3,156	3,540	3,924	4,308	4,692	5,076	3 6
2,784	3,168	3,552	3,936	4,320	4,704	5,088	4 0
2,796	3,180	3,564	3,948	4,332	4,716	5,100	4 6
2,808	3,192	3,576	3,960	4,344	4,728	5,112	5 0
2,820	3,204	3,588	3,972	4,356	4,740	5,124	5 6
2,832	3,216	3,600	3,984	4,368	4,752	5,136	6 0
2,844	3,228	3,612	3,996	4,380	4,764	5,148	6 6
2,856	3,240	3,624	4,008	4,392	4,776	5,160	7 0
2,868	3,252	3,636	4,020	4,404	4,788	5,172	7 6
2,880	3,264	3,648	4,032	4,416	4,800	5,184	8 0
2,892	3,276	3,660	4,044	4,428	4,812	5,196	8 6
2,904	3,288	3,672	4,056	4,440	4,824	5,208	9 0
2,916	3,300	3,684	4,068	4,452	4,836	5,220	9 6
2,928	3,312	3,696	4,080	4,464	4,848	5,232	10 0
2,940	3,324	3,708	4,092	4,476	4,860	5,244	10 6
2,952	3,336	3,720	4,104	4,488	4,872	5,256	11 0
2,964	3,348	3,732	4,116	4,500	4,884	5,268	11 6
2,976	3,360	3,744	4,128	4,512	4,896	5,280	12 0
2,988	3,372	3,756	4,140	4,524	4,908	5,292	12 6
3,000	3,384	3,768	4,152	4,536	4,920	5,304	13 0
3,012	3,396	3,780	4,164	4,548	4,932	5,316	13 6
3,024	3,408	3,792	4,176	4,560	4,944	5,328	14 0
3,036	3,420	3,804	4,188	4,572	4,956	5,340	14 6
3,048	3,432	3,816	4,200	4,584	4,968	5,352	15 0
3,060	3,444	3,828	4,212	4,596	4,980	5,364	15 6
7	8	9	10	11	12	13	A. P.
RUPEES							

number of rupees being at the top and bottom, and the number of annas and add interest at the rate of one pie for every two rupees.

ANNEXURE D.

Act No. V of 1873.

(As amended by Regulation No. II of 1911.)

THE GOVERNMENT SAVINGS BANKS ACT, 1873.

CONTENTS.

PREAMBLE.

Secs. Preliminary.

1. Short title.
   Local extent.
   Commencement.
2. Repeal of Act XXVI of 1855.
3. Interpretation clause.

Deposits belonging to the estates of deceased persons.

4. Payment on death of Depositor.
4A. Nomination by Depositor.
5. Payment to be a discharge.
   Saving of right of executor.
   Saving of right of creditor.
6. Security for due administration.
7. Power to administer oath.
   Penalty for false statement.
8. Deposit when excluded in computing court-fees.
9. Act not to apply to deposits belonging to estates of European soldiers or deserters.

Deposits belonging to minors.

10. Payment of deposits to minor or guardian.
11. Legalization of like payments heretofore made.

Deposits belonging to Lunatics.

12. Payment of deposits belonging to lunatics.

Deposits made by married women.

13. Payment of married woman's deposits.

Rules.

14. Rules regulating certificates under Section 8 and payments under Sections 10, 12 or 13.

AN ACT TO AMEND THE LAW RELATING TO GOVERNMENT SAVINGS BANKS.

Preamble. Whereas it is expedient to amend the law relating to the payment of deposits in Government Savings Banks; It is hereby enacted as follows:—

Preliminary.

Short title. 1. This Act may be called "The Government Savings Banks Act, 1873.

Local extent. It extends to the whole of Mysore.

Commencement. And it shall come into force on the passing thereof.

Repeal of Act XXVI of 1855 2. Act No. XXVI of 1855 (to facilitate the payment of small deposits in Government Savings Banks to the representatives of deceased Depositors) is hereby repealed.

Interpretation clause. 3. In this Act—

"Depositor" means a person by whom, or on whose behalf money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank; and "Deposit" means money so deposited.

"Depositor" "Deposit."

"Secretary" includes every person empowered to manage a Government Savings Bank; and "Minor" means a person who has not completed the age of eighteen years.

"Secretary" "Minor."

DEPOSITS BELONGING TO THE ESTATES OF DECEASED PERSONS.

Payment on death of depositor. 4. If a Depositor dies leaving in a Government Savings Bank a sum of money not exceeding one thousand rupees, and if probate of his will or letters of administration of his estate or a certificate granted under Act No. XXVII of 1860 (*for facilitating the collection of debts on succession and for the security of parties paying debts to the representatives of deceased persons*) is not produced to the Treasury Officer of such Bank within three months of the date of the death of the said Depositor, the Treasury Officer of such Bank may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

Payment to a person nominated by the Depositor. 4A. Not withstanding anything contained in Section 4 or in the Indian Succession Act X of 1865, or the Mysore Succession Certificate Regulation, VII of 1901, or any other law for the time being in

force, if a Depositor dies leaving any sum of money in a Government Savings Bank, the Secretary of such Bank may pay the same to the person nominated by the depositor during his lifetime and registered in office of the Secretary under rules to be made by Government in this behalf, provided that such nomination shall not be allowed in the case of deposits belonging to minors.

Payment to be a discharge.

5. Such payment shall be a full discharge from all further liability in respect of the money so paid.

Saving of right of executor.

But nothing herein contained precludes any executor or administrator, or other representative of the deceased, from receiving from the person receiving the same the amount remaining in his hands after deducting the amount of all debts or other demands lawfully paid or discharged by him in due course of administration.

Saving of right of creditor.

And any creditor or claimant against the estate of the deceased may recover his debt or claim out of the money paid under this Act, or the said Act No. XXVI of 1855, to any person, and remaining in his hands unadministered, in the same manner and to the same extent as if the latter had obtained letters of administration of the estate of the deceased.

Security for due administration.

6. The Treasury Officer of any such Bank may take such security as he thinks necessary from any person to whom he pays any money under Section 4 for due administration of the money so paid, and he may assign the said security to any person interested in such administration.

Power to administer oath.

7. For the purpose of ascertaining the right of the person claiming to be entitled as aforesaid, the Treasury Officer of any such Bank may take evidence on oath or affirmation according to the law for the time being relating to oaths and affirmations.

Penalty for false statement.

Any person who upon such oath or affirmation makes any statement which is false, and which he either knows or believes to be false, or does not believe to be true, shall be deemed guilty of an offence under Section 193 of the Indian Penal Code.

Deposit when excluded in computing court-fees.

8. Where the amount of the deposit belonging to the estate of a deceased Depositor does not exceed one thousand rupees, such amount shall be excluded in computing the fee chargeable under the Court-fees Act, 1870, on the probate, or letters of administration, or certificate (if any) granted in respect of his property.

Provided that the person claiming such probate or letters or certificate shall exhibit to the court authorized to grant the same

a certificate of the amount of the deposit in any Government Savings Bank belonging to the estate of the deceased. Such certificate shall be signed by the Treasury Officer of such Bank, and the court shall receive it as evidence of the said amount.

Act not to apply to deposits belonging to estates of European soldiers or deserters.

9. Nothing hereinbefore contained applies to money belonging to the estate of any European Officer.

DEPOSITS BELONGING TO MINORS.

Payment of deposits to minor or guardian.

10. Any deposit made by or on behalf of any minor may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor, together with the interest accrued thereon.

The receipt of any minor or guardian, for money paid to him under this section, shall be a sufficient discharge therefor.

Legalization of like payments heretofore made

11. All payments of deposits heretofore made to minors or their guardians by any Treasury Officer of a Government Savings Bank shall be deemed to have been made in accordance with law.

DEPOSITS BELONGING TO LUNATICS.

Payment of deposits belonging to lunatics.

12. If any Depositor becomes insane or otherwise incapable of managing his affairs, and if any insanity or incapacity is proved to the satisfaction of the Treasury Officer of the Bank in which his deposit may be, such Treasury Officer may, from time to time, make payments out of the deposit to any proper person, and the receipt of such person, for money paid under this section, shall be a sufficient discharge therefor.

When a committee or manager of the Depositor's estate has been duly appointed, nothing in this section authorizes payment to any person other than such committee or manager.

DEPOSITS MADE BY MARRIED WOMEN.

Payment of married woman's deposit.

13. Any deposit made by or on behalf of a married woman or by or on behalf of a woman who afterwards marries, may be paid to her whether or not the Indian Succession Act, 1865, Section 4, applies to her marriage; and her receipt for money paid to her under this section shall be a sufficient discharge therefor.

Rules.

14. All certificates under Section 8 and all payments under Section 10, 12 or 13, shall be respectively granted and made by the Treasury Officer of the Bank subject to such rules consistent with this Act as the Government of His Highness the Maharaja of Mysore may from time to time prescribe.

Rules regulating certificates under Section 8, and payments under Section 10, 12 or 13.

ANNEXURE E.

FORM 1.

(*Para* 18.)

No. dated.....19 .

To

The Officer in charge of the Treasury,

at.....

Sir,

I have the honor to apprise you that I have authorized the*.....to treat the sum of Rs.....deposited by me in the Savings Bank at your treasury as security to Government, on behalf of *myself*.

A.B.

I agree that the same will not be payable to me until I shall produce to you the express written sanction of the *..... .....for payment of the same. I have also agreed not to object to the payment by you of the whole or part this deposit to such *.....upon his claiming it, and not to make any claim for interest from the date on which interest has ceased to accrue owing to the payment of the principal to such * .....or from the date on which such *.....shall have revoked the authority to your treasury to pay me the interest.

A.B.

I have the honor to be,

Sir,

Your most obedient servant,

(Place)..... (Signature of Depositor).....

(Date).....19 . (Designation of Depositor).....

* [Insert the designation of Government Officer in the five blank spaces marked thus.]

FORM 1A.

(*Para* 18.)

To

The Officer in charge of.....

.....Treasury,

.....

Dated.....191 .

Sir,

I have the honour to apprise you that in concurrence with the Depositor.....I have hereby transferred to.....my authority to operate upon the security deposit of Rs.....furnished by the said .....and deposited by me in the Savings Bank at your treasury (*vide* Pass Book No.....) as the said..... .....has since transferred the security deposit to that officer. The Pass Book is herewith forwarded for favour of necessary alteration and transmission to that officer.

I have the honour to be,

Sir,

Your most obedient servant,

(Signature)

I.....the Depositor abovenamed do declare that the transfer of authority herein made is done with my concurrence.

Signature of Depositor.

FORM 2.

(*Paragraphs 24 to 30.*)

MYSORE GOVERNMENT.

INDEX CARD.

(Three kinds of ~~Savings Bank forms~~ in use.) Index cards

Account No.

1. Name of Depositor.
2. Name of father of Depositor.
3. Date of birth of Depositor (in the case of a minor).
4. Occupation of Depositor.
5. Residence of Depositor.
6. Temporary residence.
7. Name of $\frac{\text{relative}}{\text{guardian}}$ or $\frac{\text{husband.}}{\text{agent.}}$

Place.....

Date.....19 . Signature of Depositor.

One of the *Declaration* Forms as in Rule 25, 27 or 28.

NOTES.

1. Column 3 to be filled up only when an account is opened by or on behalf of a minor.

2. Column 6 to be filled up only when an account is opened by a person employed at a distance from his home; and column 7 when the account opened is on behalf of a minor or of a woman not accustomed to appear in public.

3. When the account opened is on behalf of a Corporation or Committee or an Institution or a *quasi* public Association, the name of the Officer who is authorized to operate on the account, and the name of the Corporation or Committee or Institution or Association only need be entered.

INSTRUCTIONS FOR FILLING UP THE CARD.

1. The name, the father's name, occupation, and residence to be entered are those of the Depositor and not those of the relative or guardian or husband or agent.

2. When an account is opened—

(*a*) by a minor, his signature should be obtained to the Index card;

(*b*) on behalf of a minor, that of the relative or guardian;

(*c*) on behalf of a woman not accustomed to appear in public and who is not herself going to operate on the account, that of her husband or agent.

3. In filling up the Index card—

(*a*) of a European or East Indian, Depositor, the surname to be written first and then the Christian name;

(*b*) of a Hindu Depositor, the personal name first and the tribal or family name after it;

(*c*) of a Mahomedan Depositor, the prefix (such as, Sheik, Syed, Moulvi) should be written first in a small hand and the name after it in a large hand.

4. When a Mahomedan Depositor desires that no interest be added to his account the fact should be noted on the Index card.

5. When a Depositor signs in English, the spelling used by him must invariably be followed. In other cases the spelling adopted in writing the Index card must be strictly followed in all statements and accounts.

6. When the account opened is on account of a security deposit the letters "S. D" should be inserted against the account number; and the designation of the Government Officer to whom the security is pledged noted across the Index card in red ink.

FORM 3.

(*Paragraphs* 24 and 33.)

MYSORE GOVERNMENT SAVINGS BANK CHALLAN.

(Place).....

(Date)..... 19

To

The Officer in charge of

Savings Bank at.....

Please receive rupees.....(in words).....

.....

on account of my S. B. Account No.....in your treasury.

The balance at my credit including this deposit will be Rs.....

(in words).....

(Signature of Depositor).....

FORM 4.

(*Paragraph* 34.)

MYSORE GOVERNMENT SAVINGS BANK.

Voucher No.....

Application for Withdrawal.

To

The Savings Bank at.....

I desire to withdraw the sum of rupees (in words)..... .....from my Savings Bank Account No..... The balance at my credit after this withdrawal will be Rs.....

I acknowledge receipt of the above amount Rs.....

Dated.....19

.....

(Signature of Depositor.)

When the Depositor does not attend the Savings Bank personally, the name of the agent or messenger to whom the payment is to be made should be entered, and the agent or messenger should sign his name in the spaces provided below.

Name of messenger or agent.....

Signature of messenger or agent.....

Certificate. One of the certificates prescribed in Rule 31 if necessary.

[When the Depositor is illiterate and affixes only his thumb mark and does not attend the treasury in person, the signature of a respectable witness is also necessary.]

Treasury Officer's payment order.

Pay Rs.....(in words).....

Treasury Officer.

FORM 5.

(Para 43.)

Mysore Government Savings Bank.

Receipt for Pass Book of an account transferred from one Savings Bank to another.

Received from Depositor.....
the Pass Book for his Savings Bank Account No.....
transferred to..... $\frac{\text{District}}{\text{Taluk}}$ Treasury.

The closing balance of his account to-day is Rs. (in words)..... On his surrendering this receipt, the Pass Book will be returned to him by the Treasury Officer..... $\frac{\text{District}}{\text{Taluk}}$ with the necessary entries showing that the account has been brought on his Savings Bank account.

Treasury Stamp

Treasury.....
Date.....19 .

Signature of
Treasury Officer.

Received the above Pass Book from the Treasury Officer.....
Place.....
Date.....19 .

Signature of Depositor.

FORM 6.

(Paragraph 50 (1).*)*

MYSORE GOVERNMENT SAVINGS BANK.

APPLICATION FOR NOMINATION.

To

The Treasury Officer,

..... District.
Taluk.

Sir,

Under Section 4A of the Savings Banks Act as amended by Regulation II of 1911, and rules passed thereunder, I beg to nominate..... as the person entitled to receive after my death the amount of money standing to the credit of my account No.....Rs.....with the Savings Bank in the District / Taluk Treasury of.....

I have the honor to be,
Sir,
Your most obedient servant,

Place..... .....
Date.....19 . Signature of Depositor.

Signed before me by....., holder of Account No....., of whose identity I have satisfied myself.

Treasury.....XXX
Date.....19 . Signature of Treasury Officer.

FORM 7.

(Paragraph 50 (3)*.)*

MYSORE GOVERNMENT SAVINGS BANK.

Application for Revocation.

To

The Treasury Officer,

.....District.
Taluk.

Sir,

I hereby request that the nomination made in my application dated..... of ..... to receive the amount of my Savings Bank Account No.....may be cancelled.

I have the honor to be,
Sir,
Your most obedient servant,

Place.....,..... .....

Date.....19 . Signature of Depositor.

Signed before me by....., holder of Account No....., of whose identity I have satisfied myself.

Treasury.....XXX

Date.....19 . Signature of Treasury Officer.

FORM 8.

(Paragraph 55.)

Mysore Government Savings Bank.

CERTIFICATE.

(Deceased Depositors, Act V of 1873, Section 4.)

WHEREAS * .....
Depositor No. .....in the Government Savings Bank at
.....having died on the.....day of.....
leaving therein the sum of.....
and Probate of † .....Will or Letters of Administration of †
.....effects, or a Certificate under Act XXVII of 1860 not having been produced to me within three months from the time of † ..... death, I do hereby certify, persuant to Act V of 1873, that ‡ ..... of § .....the ‖ .....
.....of the said deceased Depositor, has on.....
proved to my satisfaction † .....right to administer the effects of the said deceased, and I hereby direct the said sum of ¶ .....

to be paid to ** accordingly in final settlement of all accounts††

Dated this day of

Place.....

Secretary, xxx
~~Government District~~ *Savings Bank*

* Name.
† His or her.
‡ Name.
§ Residence.
‖ Here state relation to the deceased.
¶ "Here enter the amount actually due on the date of payment
** Him or her.
†† If security is given, here write security having been given by * for the due Administration thereof. But if no security is taken, this blank will not be filled up.

Him or her.

FORM 9.

(Paras 58 and 59.)

Name of treasury
or Taluk Treasury.....

.....District.

Journal of deposits and withdrawals for the (first, second, etc,.) week of the month.....
19 .

Challan or Voucher No.	Date	Account No.	Deposits		Withdrawals		Initial of T. O.
			Deposits	Daily total	Withdrawals	Daily total	

SAVINGS BANK LEDGER (To last for 9 years)—*concld.*

Account No.

Occupation.

Dates of entry of Interest in Pass Book

Date of transaction	Interest bearing balance in month of transaction	Number of months	Interest	Deposited	Withdrawn	Balance after each tansaction	Initials of T. O.	Interest bearing balance in month of transaction	Number of months	Interest
Brought forward ...										
Total ...										
closing entries										
Add opening balance ...										
Add interest for year ...										
Total ...										
Deduct withdrawals ...										
Closing balance ...										

FORM 10.

Para 62.

SAVINGS BANK LEDGER (To last for 9 years).

Specimen Signature.

Name of Depositor. Residence.

Date of birth (if minor).

Nature of Account (official, Minor, Security Deposit, or Puduvat).

Date of Transaction	Deposited	Withdrawn	Balance after each transaction	Initials of T. O.	Interest bearing balance in month of transaction	Number of months	Interest	Date of Transaction	Deposited	Withdrawn	Balance after each transaction	Initials of T. O.
Brought forward ...												
Total ...												
Closing entries—												
Add opening balance ...												
Add interest for year ...												
Total ...												
Deduct withdrawals ...												
Closing balance ...												

FORM 11.

Para 89.

Name of Treasury or Taluk Treasury ..... District.

Journal of Savings Bank Accounts transferred for the ..... week of the month ..... 19 .

Date of transfer	Account No.	Amount transferred	Name of treasury to which transferred	For use in Audit Office				Remarks Number and date of correspondence
				Number of account in Receiving Treasury	Items responded to in the			
					Same month	Next month	Unopened at end of next month	

FORM No. IIA.

(Paragraph 89)

Advice No..... dated.....

Depositor's No.....

Depositor's name.....

.....

Principal Rs.....transferred to the

District (or Taluk) Savings Bank at.....

Current year's interest Rs. .....

.....

Dated..... 19

Treasury Officer.

FORM No. IIA.

(Paragraph 89)

MYSORE GOVERNMENT SAVINGS BANK.

Advice of Transfer of an account.

Advice No.....

From

The Treasury Officer,

..... District.
Taluk.

To

The Treasury Officer,

..... District.
Taluk.

At the request of.....
his account No..... in the District (or Taluk) Savings Bank at
.....is now transferred to the district (or taluk) Savings Bank at
.....

The principal standing at the credit of his account to day is Rs.....
in words) rupees..... and the sum of rupees.....is the current
year's interest up to the end of the month of..... 19..... ,
which should be entered in lump against the principal in the column "interest on lowest balance."

The Depositor's Pass Book and his specimen signature are sent herewith.

Dated..... 19.....

Treasury Officer,

..... District.
Taluk.

NOTE.—This account should be opened in the receiving Treasury immediately on receipt of this advice, without waiting for the attendance of the Depositor (See Rule 90).

No transfer should be made during the latter half of the month of June of any year.

1531

(REVERSE OF THE ADVICE MEMO.)

PARTICULARS TO BE FILLED BY THE TREASURY OFFICE TO WHICH THE ACCOUNT IS TRANSFERRED.

No. of the account.....

Name of the Depositor.....

Occupation.....

Date on which the account was opened in his office .....

.....

NOTE.—This advice of transfer must be forwarded to the Comptroller with the Savings Banks Journal.

FORM 12.

(Para 90.)

Name of Treasury or Taluk Treasury } ..... District.

Journal of Savings Bank Accounts received by transfer for the.....week of the month of.....19 .

Date of opening	Number of account opened	Amount received by transfer	Name of transferring treasury	Number of account in transferring treasury	For use in Audit Office	
					Date of transfer	Remarks

FORM 13.

(Para 86.)

Name of Treasury or Taluk Treasury } ..... District.

Annual Statement of Interest for the year 19 .

Account No.	Class by occupation to which Depositor belongs	Balance at credit on last day of year	Interest for the year	Total balance at end of year	Space for noting— (1) Transfer to and from Treasuries (2) Revivals from D. A. and transfers to D. A. (3) Security deposit, etc.

FORM 14.

(Paragraph 91.)

REGISTER OF NOMINEES.

Serial No.	Number and date of Treasury Officer's letter intimating nomination to Comptroller	Depositor		Account number	Name and other particulars of the nominee	Remarks— Particulars regarding revocation of nomination or payments according to nomination to be noted here.
		Name	Designation and residence			